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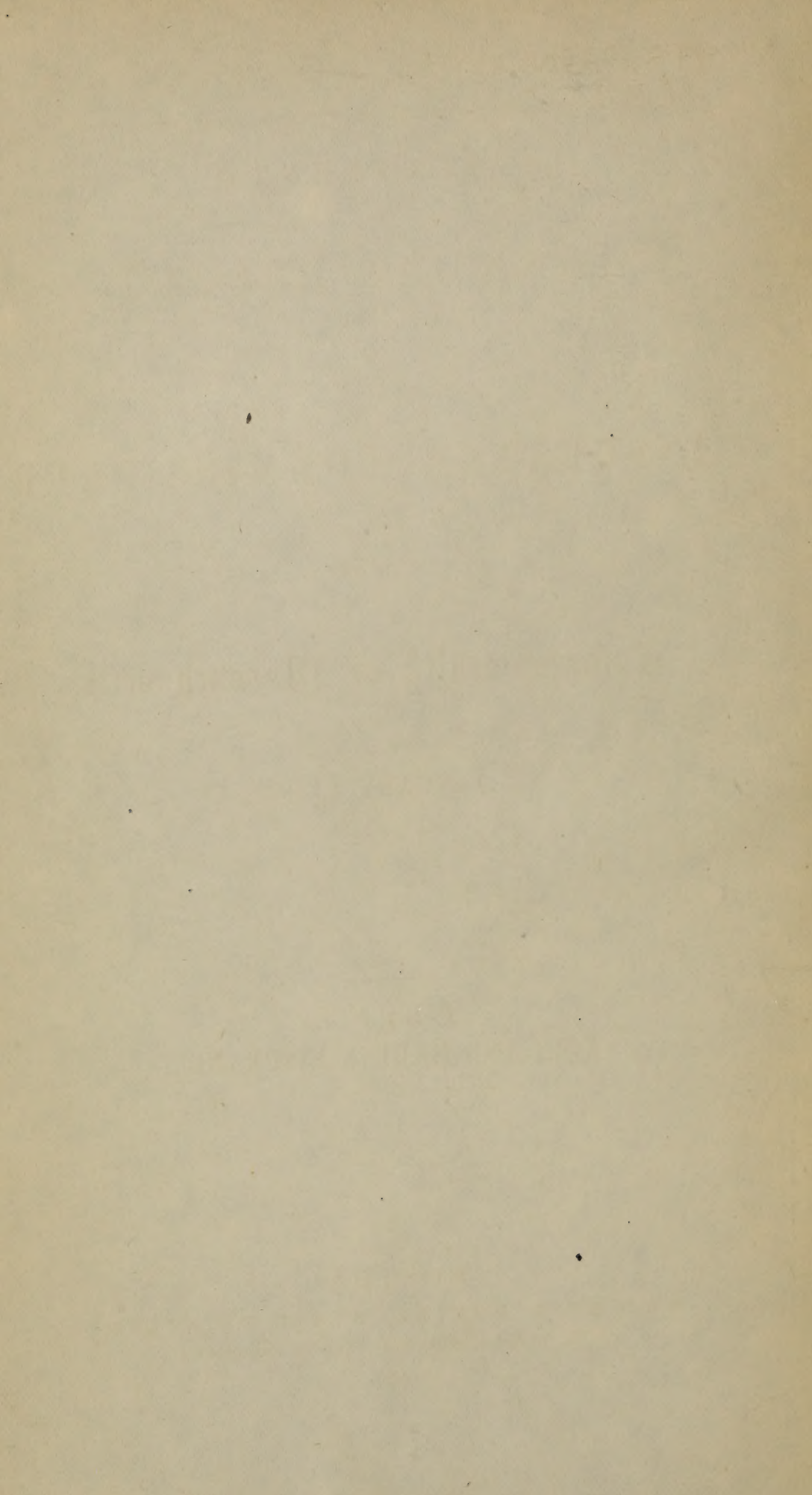


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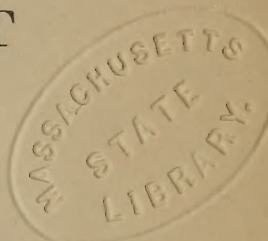






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SIXTEENTH  
ANNUAL REPORT  
OF THE  
INSURANCE COMMISSIONER



OF THE  
Commonwealth of Massachusetts,

JANUARY 1, 1871.

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Part I.  
FIRE AND MARINE INSURANCE.

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# SIXTEENTH ANNUAL REPORT

OF THE

## INSURANCE COMMISSIONER.

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### PART I.

#### FIRE AND MARINE INSURANCE.

---

*To the Honorable the Senate and House of Representatives:—*

The Insurance Commissioner respectfully submits herewith to the Legislature, his Annual Report, relating to Fire and Marine Insurance, for the year ending December 31, 1870, it being Part First of the Sixteenth Annual Report from the Massachusetts Insurance Department.

Under the existing law requiring Reports from this Department, the Commissioner is allowed the assistance of a single clerk only, in the preparation of his Report on Fire and Marine Insurance,—a work involving the tabulation and writing of matter for more than six hundred printed pages, or more than thirteen hundred manuscript pages, to be completed and submitted in print to the Legislature, as in the present instance, in less than three months after the returns are all received and revised. In justice to the Department and to the interests of all concerned, it is hoped that legislative sanction will permit additional assistance in a service of such labor and detail, the great need of which will perhaps be accepted as a satisfactory reason for the omission of some topics, and for the brevity with which others are treated in the following pages.

#### THE LESSONS OF 1870.

The insurance history of 1870 is replete with interest and significance. Its lights and shadows reveal peculiar and in-



structive experiences. The encouraging auspices which brightened its advent with promise of advancement and augmented reward, were unexpectedly doomed to an ordeal of disaster and embarrassment rarely encountered. Though partially redeemed by many gratifying results, the retrospect is laden with unwelcome reminiscences. Especially so, when in face of commercial, industrial and financial depression, it is remembered that the trials and tests of the year were fraught with so much of disappointment, resulting in a reduced volume of business, particularly apparent in life insurance, and often enforced and comparatively profitless in fire and marine insurance; in frequent instances necessitating either large reduction or entire omission of confidently anticipated dividends; in others compelling the replacement of impaired capital; and in some, irretrievable bankruptcy. Nor is the record particularly improved by revelations of financial mismanagement and recklessness, exhibiting complacent and startling indulgence in a kind of sharp practice, which, if entitled to a single remove from duplicity and crime, can claim but an undiscernable microscopic mite of insurance morality. Scarcely less conducive to absolute demoralization of safe and honorable underwriting, may be named the utter disregard of common prudence and foresight, which, here and there, in the desperate strife of competition, has resulted too often in greedy assent to a ruinous reduction of rates, even in extensive lines of hazardous and worthless risks; thus wantonly braving ultimate ruin for the smallest possible consideration,—a folly of whose destructive potency no thoughtful and sagacious underwriter need be reminded.

Thanks to the vigilant exercise of governmental supervision, examples of mismanagement and fraud have been few and far between. True, deliberate and persistent deception, matured and fortified by cunning pretence and ingenious device, may sometimes enjoy temporary immunity; yet in spite of occasional corruption and failure, necessarily imparting a momentary shock to public confidence, character, ability and honor have thus far sought to guard, with jealous watchfulness and care, the vast treasury of hope, happiness and peace so beneficently endowed by the extraordinary growth and magnitude of insurance interests. While, therefore, the disastrous exigencies of the year have been met with comparatively small sacrifice, the great

problem of insurance still presents hopeful and cheering aspects, whose guarantee of present and future success and security is in no sense negative, but clearly positive. With the vitalizing forces of financial ability, sagacity and prudence, strengthened and guided by mutual aid and forbearance, tempered with integrity and unscathed by the spirit of adventure, intrigue and knavery, it is not supposable that confidence, growth, solvency and beneficence will cease to distinguish the magnificent episodes of insurance history.

#### ANNUAL STATEMENTS.

As heretofore, the preliminary pages of the Report, together with its detailed and summary tabulations, exhibit the financial condition of the Companies now in the Massachusetts field, as fully as the data returned will permit. In most cases the exhibit is very complete and satisfactory ; in others it is less perfect, because of the difficulty experienced in obtaining prompt and full information.

A majority of the Companies represented in these tabulations made their annual returns within the prescribed date, January 15 ; while a very few were delayed by absolutely unavoidable circumstances, and were justly entitled to reasonable extension. Some others were inexcusably negligent, not even taking up the matter till notified of the expiration of the legal time, although nearly four months had elapsed since blanks with full instructions were forwarded to them.

Only one of the Foreign Companies, the Royal of Liverpool, made its return from the Home office in a form to be accepted, within the time fixed by law. From another, no *official* return has yet been received, although the necessary blanks have been three times forwarded, the first nearly a year ago ; while from the three remaining Companies the returns received were so incomplete and indefinite as to render them comparatively valueless as tests of financial standing, and consequently compelling their return for revision. It should be remembered in this connection that the Annual Statements from the home offices of the Foreign Companies are more than a year old when received at the Massachusetts Department, being made up only to the end of the year preceding that in which they are required to be rendered, those given in the present Report coming



down no later than December 31, 1869. Conceding all the difficulties that can possibly exist in making up statements of business complicated and extended, as is the business of these Companies through numerous branches and agencies in almost all parts of the world, it is nevertheless a reasonable expectation that complete returns should be made by every one within *a year*, at least.

While discarding all thought or implication of intended neglect on the part of Companies, home or foreign, and esteeming it always a pleasure to extend any reasonable and possible courtesy for their convenience and accommodation, the Department, both for the accomplishment of its own service and the promotion of public interest, will insist upon greater promptness in the rendering of returns. Without reference to the statutory alternative, the reasonableness of the requirement will be fully conceded, when it is remembered that in no other instance must a Report, involving so large an aggregate of laborious and perplexing detail, be rendered to the Legislature within so brief a period after the material becomes available.

#### MASSACHUSETTS INSURANCE COMPANIES.

During the ninety years ending with 1870, the Legislature has chartered 397 Insurance Companies, including twelve Health Companies. Of these, 104 are now doing business, only four of the thirteen incorporated by the last Legislature having thus far taken their places in the ranks, though measures are in progress for the commencement of business by some others.

Of the whole number, 366 were chartered as Fire, Marine and Fire-Marine (187 Joint-Stock and 179 Mutual), and 16 as Life Companies. Only 33 of the Joint-Stock Companies are now doing business, five of those chartered in 1870 not having perfected their organization. Of the Mutuals, 67 are still in the field, counting the Traders' and Mechanics' (a Stock and Mutual) of Lowell, in one class only.

The three Life Companies chartered last year have not yet organized; another, the National Glass Insurance Company, has organized, and is preparing to commence business. Others whose charters will soon expire hope to secure an extension, in order to complete their arrangements for organization.

In connection with these statistics, it should be borne in mind that Massachusetts Companies do not exhibit a smaller average

of vitality and success than those chartered elsewhere ; nor does their mortuary record warrant less favorable comparisons, even including the large number which never organized or commenced business. Even admitting the fullest percentage of actual failure, the credit side of the account remains in generous excess. To her own wise legislation and supervisory system, always keeping pace with the most advanced position of practical insurance knowledge and experience, as well as to the preëminent integrity and ability which have so largely distinguished the management of her insurance organizations, must be attributed the comparative freedom of Massachusetts from disastrous results in this particular department of public interest.

#### COMPARATIVE EXPERIENCES.

The following tabulations have been prepared for the purpose of exhibiting, in a comprehensive and intelligible form, the comparative results of actual experience within the periods indicated. The various ratios and their terms or data extend over a whole decade only in connection with the Home Mutual Fire Companies, the returns from other Companies not being sufficiently complete for a perfect extension of the statistics beyond a period of five years. Both will suffice, however, for a practical and instructive comparison ; while the data presented will derive all the more interest from the fact that they are substantially new in this connection.

The three series of tabulations herewith submitted are only intended to show the ratios of loss and working expenditure incurred by Companies, as grouped in classes, for each year, a similar tabulation of their aggregate assets, liabilities and surplus appearing on a subsequent page, in connection with statements showing the standing of *each* Company. The experience exhibited is that of Companies only whose returns have supplied the necessary data, two or three whose statements were defective in the earlier years being wholly excluded therefrom, as are also the Mutuels from other States, their number, varying from one to three in different years, being too few for a practical comparison in this connection. In the classification of fire and marine business the same Companies are largely represented in both, which will account for the apparent excess in



the number of Companies taking both classes of risks. Although the number of Companies embraced in these groups will be found to vary somewhat from year to year, new Companies entering and others retiring, yet the classification of their business with its corresponding range of ratio furnishes a fair average result, and sufficiently exact for its intended purpose.

In this exhibit, no unfavorable discrimination is intended between Companies of different classes, nor is it designed to suggest any criticism bearing directly or indirectly upon their management or standing. The preparation of the tables submitted was suggested by the simple desire to communicate information not easily obtained from other sources, and which, carefully collated, might be preserved in permanent form for future reference. To every insurance statistician, at least, the immense and growing magnitude of insurance interests, at home and abroad, imparts not only general but local importance and value to information illustrating their progress and condition. As the experiences of every year confirm more and more strongly the usefulness and beneficence of the system of insurance, as matured and developed by sound and honest Companies, it is only the natural sequence that its moral and business relations should command profound attention and challenge searching investigation. In this behalf, the data furnished herewith will render material aid.

Tables A, B, C, and D, comprising the first series, show, in yearly aggregates, the mean amount at risk, premium receipts and losses, with their proper ratios appended. The mean amount at risk is used in the first column of terms as affording the fairest basis for the ratio of losses to risks carried each year; while the ratio of losses to premium receipts will very readily suggest its legitimate comparison of the premium rate.

[A.] *Massachusetts Mutual Fire Insurance Companies.*

YEAR.	No. of Companies.	Mean Amount at Risk.	Cash Premium Receipts.*	Losses Paid.	RATIO OF LOSSES TO	
					Mean Amt at Risk.	Prem. Receipts.
1861, .	61	\$219,182,282	\$753,312	\$349,266	.16	46.4
1862, .	59	218,608,430	750,922	346,726	.16	46.2
1863, .	59	220,975,001	757,279	314,230	.14	41.5
1864, .	59	222,994,012	939,012	421,747	.19	44.9
1865, .	58	226,686,399	906,128	356,714	.16	39.4
1866, .	53	239,374,444	1,083,789	445,438	.19	41.1
1867, .	51	259,369,509	1,305,406	317,345	.12	24.3
1868, .	55	288,865,092	1,541,457	497,484	.17	32.3
1869, .	54	322,859,316	1,581,573	394,212	.12	24.9
1870, .	55	352,834,766	1,601,162	521,447	.15	32.6
Totals, .		\$2,571,749,251	\$11,220,040	\$3,964,609	.15	35.3

[B.] *Massachusetts Mutual Marine and Fire-Marine Companies.**Fire Experience.*

1866, .	4	\$10,603,136	\$87,466	\$55,074	.52	62.97
1867, .	4	9,864,951	87,706	39,975	.41	45.58
1868, .	5	7,772,348	88,203	40,165	.52	45.54
1869, .	4	7,987,704	56,791	24,940	.31	43.91
1870, .	3	8,230,558	69,214	73,673	.90	106.44
Totals, .		\$44,458,697	\$389,380	\$233,827	.53	60.05

*Marine Experience.*

1866, .	12	\$34,433,789	\$1,736,842	\$1,731,324	5.03	99.68
1867, .	12	34,452,852	1,664,150	1,550,801	4.50	93.19
1868, .	11	30,053,549	1,419,072	1,004,675	3.34	70.80
1869, .	12	29,843,364	1,310,832	785,545	2.63	59.93
1870, .	12	30,479,947	1,351,437	827,641	2.71	61.17
Totals, .		\$159,263,501	\$7,482,333	\$5,899,986	3.70	78.84
Grand Totals,		\$203,722,198	\$7,871,713	\$6,133,813	3.01	77.91

\* Including assessments upon deposit notes.



## REPORT OF THE

[C.] *Massachusetts Joint-Stock Companies.**Fire Experience.*

YEAR.	No. of Companies	Mean Amount at Risk.	Premium Receipts.	Losses Paid.	RATIO OF LOSSES TO	
					Mean Amt. at Risk.	Prem. Receipts.
1866, .	23	\$200,034,558	\$1,873,169	\$1,600,002	.80	85.4
1867, .	22	219,846,509	2,762,842	1,205,804	.55	43.5
1868, .	25	254,393,272	2,913,669	1,111,460	.44	38.1
1869, .	27	286,035,301	3,048,153	1,533,885	.54	50.3
1870, .	30	321,642,340	3,305,932	2,315,600	.72	70.1
Totals, .		\$1,281,951,980	\$13,903,765	\$7,766,751	.61	55.9

*Marine Experience.*

1866, .	14	\$52,465,716	\$2,538,972	\$1,990,725	3.79	78.4
1867, .	16	59,754,712	2,735,586	2,878,025	4.82	105.2
1868, .	17	57,520,799	2,458,256	1,709,872	2.97	69.6
1869, .	16	57,345,688	2,252,453	1,512,042	2.64	67.1
1870, .	20	54,338,713	1,840,320	1,537,859	2.72	83.6
Totals, .		\$281,425,628	\$11,820,597	\$9,628,523	3.40	81.4
Grand Totals,		\$1,563,377,608	\$25,729,362	\$17,396,274	1.11	67.6

[D.] *Joint-Stock Companies of other States and Countries.**Fire Experience.*

1866, .	62	\$2,371,260,807	\$29,527,091	\$21,377,890	.90	72.4
1867, .	80	4,166,814,371	41,852,906	24,852,464	.60	59.4
1868, .	88	3,954,501,179*	46,725,402	23,323,072	—	49.9
1869, .	96	4,588,685,188	47,496,486	25,816,183	.56	54.4
1870, .	95	5,661,966,408	46,713,438	26,758,378	.47	57.3
Totals, .		\$20,743,227,953	\$212,315,323	\$122,127,987	.59	57.5

*Marine Experience.*

1866, .	28	\$46,430,220	\$8,920,493	\$7,309,470	15.74	81.9
1867, .	41	46,981,644	10,128,257	7,688,104	16.36	75.9
1868, .	46	60,434,755	10,667,926	5,984,014	9.90	56.1
1869, .	46	99,376,252	7,821,935	5,097,223	5.13	65.2
1870, .	45	107,499,941	7,051,149	4,936,979	5.59	70.0
Totals, .		\$360,722,812	\$44,589,760	\$31,015,790	8.60	69.6
Grand Totals,		\$21,103,950,765	\$256,905,083	\$153,143,777	.73	59.6

\* Not fully reported.

It is observable that the ratio of premium receipts, as shown in the foregoing series, as well as in those that follow, is in three or four instances apparently disproportionate both to amount at risk and to risks written. This is particularly evident in the showing of fire and marine experience combined in the same Companies, and would seem at first sight to be erroneous. Great care, however, has been used in aggregating the exact results as returned by the several Companies, and the apparent disproportion may be wholly due to the competitive cutting of rates, especially in the last year. In the relative apportionment of fire and marine premium receipts in the two or three other instances referred to, the showing is seemingly suggestive of estimate rather than exactness, a view apparently strengthened by the ratios given in the last series in which both are combined, and in which the disparity is less noticeable.

These developments are more particularly manifest in the business transacted in 1869 and 1870, by the Joint-Stock Companies from other States and countries. Accepting the data returned by them as in all respects reliable, they afford conclusive proof of a reduction of rates which, if persisted in, must inevitably render their business profitless and ruinous. As will be seen by reference to the tabulations, the percentage of decrease is very heavy in the years named; but it is proper to add that while this large disparity is here shown only in their aggregates, it does not appear in equal ratio in the business of all the Companies represented,—a fact that would seem to indicate on the part of some a wide departure from a safe and living standard of rates. Nor is this revelation wholly confined to Companies from abroad, for, in a smaller ratio, the same result is very apparent in the business of some Companies nearer home.

Tables E, F, G, and H, of the second series, next following, exhibit the comparative ratios of loss to premium receipts and risks written. They also present important facts for consideration.



## REPORT OF THE

[E.] *Massachusetts Mutual Fire Insurance Companies.*

YEAR.	Number of Companies.	Risks Written.	Premium Receipts.*	Losses Paid.	RATIO OF LOSSES TO	
					Risks Written.	Prem. Receipts.
1861, .	61	\$65,460,263	\$753,312	\$349,266	.53	46.4
1862, .	59	63,350,010	750,922	346,726	.55	45.8
1863, .	59	62,492,071	757,279	314,230	.50	41.5
1864, .	59	76,896,175	930,012	421,747	.55	44.9
1865, .	58	77,817,772	906,128	356,714	.46	39.4
1866, .	53	91,131,972	1,083,789	445,438	.49	41.1
1867, .	51	107,910,687	1,305,406	317,345	.29	24.3
1868, .	55	119,543,457	1,541,457	497,484	.42	32.3
1869, .	54	145,270,566	1,581,573	394,212	.27	24.9
1870, .	55	134,487,691	1,601,162	521,447	.39	32.6
Totals, . .	.	\$944,360,664	\$11,220,040	\$3,964,609	42	35.3

[F.] *Massachusetts Mutual Marine and Fire-Marine Companies.**Fire Experience.*

1866, .	4	\$12,940,320	\$87,466	\$55,074	.43	62.97
1867, .	4	13,195,471	87,706	39,975	.30	45.58
1868, .	5	13,167,526	88,203	40,165	.31	45.54
1869, .	4	11,956,656	56,791	24,940	.21	43.92
1870, .	3	11,702,466	69,214	73,673	.63	106.44
Totals, . .	.	\$62,962,439	\$389,380	\$233,827	.37	60.05

*Marine Experience.*

1866, .	12	\$53,008,261	\$1,736,842	\$1,731,321	3.27	99.68
1867, .	12	51,938,995	1,664,150	1,550,801	2.99	93.19
1868, .	11	44,546,351	1,419,072	1,004,675	2.26	70.80
1869, .	12	54,161,377	1,310,830	785,545	1.45	59.93
1870, .	12	51,005,652	1,351,437	827,641	1.62	61.17
Totals, . .	.	\$254,660,636	\$7,482,331	\$5,899,986	2.32	78.84
Grand Totals,		\$317,623,075	\$7,871,711	\$6,133,813	1.93	77.91

\* Including assessments on deposit notes.

## INSURANCE COMMISSIONER.

XV

[G.] *Massachusetts Joint-Stock Insurance Companies.**Fire Experience.*

YEAR.	Number of Companies.	Risks Written.	Premium Receipts.	Losses Paid.	RATIO OF LOSSES TO	
					Risks Written.	Prem. Receipts.
1866, .	23	\$258,371,896	\$1,873,169	\$1,600,002	.62	85.4
1867, .	22	289,932,214	2,762,842	1,205,804	.41	43.5
1868, .	25	302,349,924	2,913,669	1,111,460	.37	38.1
1869, .	27	320,841,562	3,048,153	1,533,885	.48	50.3
1870, .	30	353,286,453	3,305,932	2,315,600	.66	70.1
Totals, .	.	\$1,524,782,049	\$13,903,765	\$7,766,751	.51	55.9

*Marine Experience.*

1866, .	14	\$106,010,233	\$2,538,972	\$1,990,725	1.88	78.4
1867, .	16	107,212,920	2,735,586	2,878,025	2.68	105.2
1868, .	17	104,654,966	2,458,256	1,709,872	1.63	69.6
1869, .	16	104,521,872	2,252,453	1,512,042	1.45	67.1
1870, .	20	103,668,037	1,840,320	1,537,859	1.43	83.6
Totals, .	.	\$526,068,028	\$11,825,597	\$9,628,523	1.82	81.4
Grand Totals,		\$2,050,847,076	\$25,729,362	\$17,396,274	.85	67.6

[H.] *Joint-Stock Companies of other States and Countries.**Fire Experience.*

1866, .	66	\$3,641,372,992	\$29,527,091	\$21,377,890	.59	72.4
1867, .	80	5,086,482,887	41,852,906	24,852,464	.49	59.4
1868, .	88	5,884,055,541	46,725,402	23,323,072	.40	49.9
1869, .	96	6,052,998,319	47,496,486	25,816,183	.43	54.4
1870, .	95	7,265,682,449	46,713,438	26,758,378	.37	57.3
Totals, .	.	\$27,930,592,188	\$212,315,323	\$122,127,987	.44	57.5

*Marine Experience.*

1866, .	22	\$537,168,061	\$8,920,493	\$7,309,470	1.36	81.9
1867, .	41	695,411,140	10,128,257	7,688,104	1.11	75.9
1868, .	46	911,577,813	10,667,926	5,984,014	.66	56.1
1869, .	46	844,049,631	7,821,935	5,097,223	.60	65.2
1870, .	45	778,460,787	7,051,149	4,936,979	.63	70.0
Totals, .	.	\$3,766,667,432	\$44,589,760	\$31,015,790	.82	69.6
Grand Totals,		\$31,697,259,620	\$256,905,083	\$153,143,777	.48	59.6



Tables I, J, K, and L, comprising the third series, show the ratio of working expenses (exclusive of dividends to stockholders and losses paid) to premium receipts and risks written.

In their data also, the progress of underwriting is well illustrated. The amount of risks annually written by the Home Mutual Fire Companies has more than doubled during the last decade, reaching one hundred thirty-four and a half millions in 1870, the number of Companies being six less than in the first year of the decade. During the quinquennial term ending with 1870, the Home Mutual Marine and Fire-Marine show a small decrease, and the Joint-Stock an increase of twenty-five per cent. in risks written, with no material change in their number; while the Joint-Stock Companies from abroad, increasing about a third in number, have nearly doubled their amount of risks annually written.

[I.] *Massachusetts Mutual Fire Insurance Companies.*

YEAR.	Number of Companies.	Risks Written.	Cash Premium Receipts.*	Commissions and Expenses.	RATIO OF COMMISSIONS, &C., TO	
					Risks Written.	Prem. Receipts.
1861, .	61	\$65,460,263	\$753,312	\$171,706	.26	22.79
1862, .	59	63,350,010	715,084	164,984	.26	23.07
1863, .	59	62,492,071	744,004	175,299	.28	23.56
1864, .	59	76,896,175	916,148	192,103	.25	20.97
1865, .	58	77,817,772	883,650	210,027	.27	23.77
1866, .	53	91,131,972	1,052,751	216,018	.24	20.52
1867, .	51	107,910,687	1,300,481	256,073	.24	19.69
1868, .	55	119,543,457	1,535,656	335,753	.28	21.86
1869, .	54	145,270,566	1,581,573	393,109	.27	24.86
1870, .	55	134,487,691	1,601,162	466,827	.35	29.16
Totals, .	.	\$944,360,664	\$11,081,787	\$2,581,899	.28	23.30

[J.] *Massachusetts Mutual Marine and Fire-Marine Companies.*

1866, .	12	\$65,948,581	\$1,824,308	\$189,715	.29	10.4
1867, .	12	65,134,466	1,751,856	163,065	.25	9.3
1868, .	11	57,713,877	1,507,275	140,920	.24	9.3
1869, .	12	66,118,033	1,367,621	219,215	.33	16.
1870, .	12	62,708,118	1,420,651	179,335	.29	12.6
Totals, .	.	\$317,623,075	\$7,871,711	\$892,250	.28	11.3

\* Not including assessments on deposit notes.

[K.] *Massachusetts Joint-Stock Insurance Companies.*

YEAR.	Number of Companies.	Risks Written.	Premium Receipts.	Commissions and Expenses.	RATIO OF COMMISSIONS, &C., TO	
					Risks Written.	Prem. Receipts.
1866, .	27	\$364,382,129	\$4,412,141	\$764,772	.21	17.3
1867, .	28	397,145,134	5,498,428	1,026,062	.26	18.7
1868, .	29	407,004,890	5,371,925	1,082,262	.27	20.1
1869, .	30	425,363,434	5,300,606	1,325,949	.31	25.0
1870, .	33	456,954,490	5,146,252	1,474,780	.32	28.7
Totals, . .		\$2,050,850,077	\$25,729,352	\$5,673,825	.28	22.1

[L.] *Joint-Stock Companies of other States and Countries.*

1866, .	66	\$4,178,541,053	\$38,447,584	\$10,239,666	.25	26.6
1867, .	84	5,781,894,027	51,981,163	16,285,613	.28	31.3
1868, .	94	6,795,633,354	57,393,328	17,753,057	.26	30.9
1869, .	98	6,897,047,950	55,318,421	16,521,734	.24	29.9
1870, .	97	8,044,143,236	53,764,587	17,761,031	.22	33.0
Totals, . .		\$31,697,259,620	\$256,905,083	\$78,561,101	.25	30.6

## SUMMARY COMPARISON OF PRECEDING RATIOS.

The analyses of the various tabulations now submitted suggest numerous points of interest, and their deductions may be accepted as sufficiently accurate for all practical comparison. It will be observed that the ratios, as usual, exhibit wide marginal differences, depending upon the character of the business transacted as well as upon other contingent causes, though not essentially affected by the longer term (a decade) given to one class of Companies, quinquennial periods only being assigned to others for reasons already explained. A brief recapitulation of some of the general results will suffice for present purposes.

In their ratios of loss to mean amount at risk, during the series of years introduced, it will be seen that the Home Mutual Fire Companies have averaged a loss of only fifteen cents on each one hundred dollars ; the Home Mutual Fire and Marine, fifty-three cents in their fire, and \$3.70 in their marine experience, or \$3.01 in both combined ; the Home Joint-Stock, sixty-



one cents in their fire, and \$3.40 in their marine experience, or \$1.11 in both combined ; while the Joint-Stock Companies from abroad have averaged a loss of fifty-nine cents in their fire, and \$8.60 in their marine experience, their average in both being seventy-three cents on each one hundred dollars. The small ratio last named is readily explained by the fact that the Foreign Companies represented do only a fire business, while the marine transacted by the Joint-Stock Companies of other States bears a comparatively small ratio to their fire business.

In the ratios of loss to risks written, another suggestive exhibit appears. In this connection the Home Mutual Fire Companies show an average loss of forty-two cents on each one hundred dollars ; the Home Mutual Fire and Marine, thirty-seven cents in their fire, and \$2.32 in their marine, or a general average of \$1.93 ; the Home Joint-Stock, fifty-one cents in their fire, and \$1.82 in their marine experience, or a general average of eighty-five cents ; while the Joint-Stock Companies from other States and countries show an average loss of forty-four cents in their fire, and eighty-two cents in their marine experience, with a general average of forty-eight cents on each one hundred dollars.

Equally suggestive and important are the ratios of loss to premium receipts. Here the Home Mutual Fire Companies show an average loss of about thirty-five cents on the dollar ; the Home Mutual Fire and Marine, sixty cents in their fire, and seventy-nine cents in their marine experience, with a general average of seventy-eight cents ; the Home Joint-Stock, fifty-six cents in their fire, and eighty-one cents in their marine experience, with a general average of sixty-eight cents ; and the Joint-Stock Companies from abroad, fifty-seven cents in their fire, and seventy cents in their marine experience, their general average loss being sixty cents on each dollar of premium receipts.

In their ratio of working expenses other instructive results are shown. The experience of the Home Mutual Fire, Marine, Fire-Marine and Joint-Stock Companies reveals a curious coincidence in the fact that their ratio of working expenses averages, for the whole series of years, just twenty-eight cents for each on each one hundred dollars of risk written ; while the average of Companies from abroad is twenty-five cents. Of working ex-

penses to premium receipts, the Home Mutual Fire have averaged a fraction over twenty-three per cent. ; the Home Mutual Fire and Marine a fraction over eleven per cent. ; the Home Joint-Stock twenty-two per cent., and the Joint-Stock from other States and countries nearly thirty-one per cent.

Still another comparison, by no means invidiously drawn, indicates the following aggregate ratio of loss and working expense to premium receipts, as returned and computed. During the last decade the Home Mutual Fire Companies have averaged fifty-nine per cent. ; and during the quinquennial period ending with 1870, the Home Mutual Fire and Marine have averaged eighty-nine per cent., the Home Joint-Stock, eighty-eight per cent., and the Joint-Stock Companies from other States and countries, ninety-one per cent. of losses and working expenses to premium receipts. With two or three exceptions, however, these results do not differ very materially from those eliminated by experiences of prior corresponding periods, except that the ratio of loss incurred by the Joint-Stock Companies is about one per cent., and their ratio of working expenses about eight per cent. in excess of the previous five years. This result has of course largely reduced the margin for dividends on capital, the percentage averaging nearly three per cent. less for the last five years.

#### NEW COMPANIES.

Since the last Annual Report sixteen new Fire and Fire-Marine Companies have presented themselves for Massachusetts patronage, viz. : four Home Companies and twelve from other States. Having passed the required examination, and fully complied with the laws of the Commonwealth, the usual certificate of authority to commence business in the State was thereupon issued to the following, taking effect from and after the dates herewith indicated.

##### *Home Companies.*

Lawrence Fire, Boston, . . . . .	May 14, 1870.
Naumkeag Mutual Fire, Salem, . . . . .	Sept. 1, 1870.
Southbridge Mutual Fire, Southbridge, . . . . .	April 11, 1871.

##### *Companies from other States.*

Orient Marine, New York, N. Y., . . . . .	June 17, 1870.
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Commercial Marine, New York, N. Y., .	. June 20, 1870.
Glenn's Falls Fire, Glenn's Falls, N. Y., .	. June 20, 1870.
Home Fire, Columbus, Ohio, . . . .	. Sept. 10, 1870.
Merchants' Insurance Co., New York, N. Y., .	. Sept. 19, 1870.
Lycoming Fire Ins. Co., Muncy, Pa., .	. Dec. 15, 1870.
Enterprise Fire, Philadelphia, Pa., .	. Jan. 9, 1871.
People's Ins. Co., San Francisco, Cal., .	. Feb. 10, 1871.
Union Fire and Marine, Bangor, Me., .	. March 18, 1871.
Andes Insurance Co., Cincinnati, Ohio, .	. March 25, 1871.
Watertown Fire, Watertown, N. Y., .	. March 25, 1871.
National Fire, Bangor, Me., . . . .	. March 27, 1871.

Of those admitted during the year from other States and still remaining, all but three are Joint-Stock Companies with cash capital ranging from \$200,000 to \$1,000,000. One of these, the Enterprise of Philadelphia, makes its second appearance in Massachusetts, having withdrawn its agencies in 1867, but now re-entering the field with renewed courage and vigor. The Lycoming Fire, from the same State, has been admitted as a strictly Mutual Company, no account of its deposit notes having been made except as required for all Companies of that class, and its certificate of authority permitting it to transact business only upon the mutual plan in this State.

The Lawrence Fire, a Joint-Stock Company with a cash capital of \$250,000, is now in full working order, having nearly completed its first year. The Southbridge Mutual, chartered with the privilege of accepting risks in Connecticut, near whose border it is located, has organized under favorable auspices since the publication of this Report was commenced. One other, the Fall River Manufacturers' Mutual, has also commenced business, making four Companies chartered by the Legislature of 1870, which have now entered the insurance arena. The Naumkeag Fire, of Salem, incorporated in 1869, and commencing business late in 1870, is now fairly under way.

There is an eminent propriety in the clearly expressed intent of the statutes of 1860 and 1867, which the Legislature of 1871 will undoubtedly reaffirm, that the Commonwealth, through her appointed authority, shall have official and specific proof that every Insurance Company receiving from her Leg-

islature the gift of a charter has complied in good faith with its conditions. A Company's own credit, as well as an honorable regard for the public interest and for statutory allegiance, indeed, every consideration of policy and interest would seem not only to invite the fullest compliance, but to forbid any attempt at mere technical or factitious evasion. The necessity and equity of this requirement are also fully illustrated by the almost constant resort to the Insurance Department of the Commonwealth for particular information relative to the financial standing of Companies; their compliance with the laws; the results of the required personal examination of their affairs; the date of such examination, whether recent or remote, and their authority to transact business in the State. The simple statement of facts which duty requires in response to these and similar interrogatories, coming as they do from almost every direction and locality, especially within the State, is known to have a very material bearing upon the interests and reputation of Companies. In the present condition of insurance affairs, it may therefore become an important question for Companies to consider, whether their own best interests will not be essentially advanced by an official examination of their financial condition at reasonable periods, to be attested by a renewal of the certificate of authority now authorized by law. As the Insurance Department is naturally and properly expected to respond to the growing demand for information of this character, and must hold itself in readiness to do so, these suggestions may not be deemed ill-timed or impertinent.

#### COMPANIES WITHDRAWN.

The following Companies have voluntarily withdrawn from the State during the past year:—

Beekman Fire, New York, N. Y.,	. . .	Oct. 31, 1870.
Republic Fire, Chicago, Ill.,	. . .	Oct. 31, 1870.
Schenectady Fire, Schenectady, N. Y.,	. . .	Oct. 31, 1870.
State Fire, Cleveland, Ohio,	. . .	Oct. 31, 1870.
Glenn's Falls Fire, Glenn's Falls, N. Y.,	. . .	Jan. 1, 1871.
Metropolitan Fire, New York, N. Y.,	. . .	Jan. 19, 1871.
Lamar Fire, Chicago, Ill.,	. . .	Jan. 25, 1871.
Commercial Fire, Chicago, Ill.,	. . .	Jan. 28, 1871.
Commercial Mutual, Cleveland, Ohio,	. . .	Feb. 4, 1871.



Under the action of the Commissioner, and the inevitable necessity imposed by financial disaster, the following Companies, more particularly referred to in a subjoined record, have been compelled to close their business:—

Monitor Mutual Fire, of Boston.

United States Fire and Marine, of Baltimore.

Home Insurance Company, of New Haven.

Commonwealth Fire, of New York.

It will be seen that two of the Companies which have voluntarily withdrawn, the Lamar and the Glenn's Falls, retired within a few months after their admission, the first remaining in the State ten and the last about six months. The other volunteer absentees had sought patronage in Massachusetts for terms varying from one to six years,—some of them at times transacting a fair volume of business, and all meeting with greater or less success. Notwithstanding these withdrawals, the accession of new claimants has more than maintained the original number, even if the inducements offered are not enhanced in volume and value: though the affirmative is urged with reasonable assurance, in view of the rapid extension of business enterprises and the growth of financial interests, consequent upon the increase of population and the unprecedented development of public and private resources.

The People's Fire Insurance Company of Worcester, was authorized by the last Legislature to increase its capital stock from \$200,000 to \$500,000. During the year, \$200,000 of the authorized increase was subscribed, and was found on personal examination at the home office to have been paid in and safely invested as required by law. The paid-up cash capital of this Company is now \$400,000, giving it a present surplus of \$604,000 as regards its policy-holders.

Since the last Annual Report, the Builders' Mutual Fire of Boston, has divided its risks into two classes, commencing July 1, 1870; but for obvious reasons the Company's statement does not indicate a division of its funds applicable to each class. At the commencement of the classification, the Company's outstanding risks naturally embraced more or less of the ensuing year within their limit of expiration; hence the difficulty of an

equitable apportionment of its assets. On the first of July of the present year, the classification will be fully perfected, including the legitimate division of funds.

The Pacific Mutual of New Bedford, which ceased taking risks in 1867 for the purpose of closing its business, has made some progress in that direction during the past year. Its present gross assets amount to \$114,378, and its outstanding liabilities, exclusive of guarantee fund, to \$42,188, showing a surplus of \$72,190 as regards its remaining policy-holders.

The Putnam Fire of Hartford, reduced its capital stock during the year, from \$500,000 to \$300,000, but subsequently increased the latter amount to \$400,000. The whole has been paid in and legitimately invested, giving the Company a present surplus of \$413,000 as regards its policy-holders.

The Hartford Steam Boiler Inspection and Insurance Company, whose risks are exceptional in character and condition, is charged in the present Report with a liability of twenty-five per cent. for its premium reserve or re-insurance fund. A careful investigation of the business of this Company has shown that its ratio of loss can rarely if ever exceed a comparatively small figure, and that the reserve named is an ample security.

#### COMPANIES REPRESENTED IN THIS REPORT.

In the last Report from this Department 196 Companies were enumerated as doing or authorized to do a fire, marine and fire-marine business in the State, viz.: 96 Home Companies, 95 from other States, and five from Great Britain. The New Hampshire Fire, which was included, decided to relinquish its arrangements then in progress, thus reducing the whole number to 195.

The present Report embraces 197 remaining, viz.: 98 Home Companies, 94 from other States, and five from Great Britain—a net increase of two Companies in this line of insurance. Of those chartered in other States, fifty-two are from the State of New York, eleven from Connecticut, ten from Pennsylvania, eight from Rhode Island, five from California, four from Ohio, two from Maine, and one each from Maryland and Illinois.

The following summary tabulations, together with other statistical portions of the Report, present a variety of interesting and important insurance data, to which attention is respectfully invited.



TABLE I.—*Massachusetts Mutual Life Insurance Companies.*

NAME OF COMPANY.	Com'ced business.	Risks Written in 1870.	Risks Terminated in 1870.	Amount at Risk, Dec. 31, 1870.	Gross Assets.*	Gross Liabilities.†	Surplus or Deficiency in 1869.	Surplus or Def- iciency in 1870.
Abington, . . . . .	1857,	\$542,153 00	\$332,729 00	\$1,097,528 00	\$12,102 00	\$9,459 00	+\$5,741 00	+\$2,642 00
Annisquam, . . . . .	1847,	91,310 00	44,010 00	316,400 00	3,465 00	-	-	‡
Arkwright, . . . . .	1860,	10,261,002 00	9,305,623 00	9,996,997 00	81,364 00	46,417 00	+46,418 00	+34,946 00
Attleborough, . . . . .	1845,	132,284 00	119,802 00	682,730 00	4,576 00	2,695 00	+1,195 00	+1,881 00
Barnstable County, . . . . .	1833,	778,784 00	622,787 00	3,963,700 00	55,414 00	25,665 00	+25,576 00	+29,749 00
Berkshire, . . . . .	1835,	1,079,815 00	741,084 00	3,441,682 00	44,071 00	20,178 00	+17,673 00	+23,893 00
Boot and Shoe Manufacturers', . . . . .	1854,	690,157 00	707,092 00	1,204,767 00	17,079 00	10,820 00	+4,144 00	+6,259 00
Boston Manufacturers', . . . . .	1850,	27,522,672 00	25,614,146 00	27,036,203 00	247,175 00	118,447 00	+108,969 00	+128,728 00
Bristol County, . . . . .	1829,	818,350 00	641,725 00	5,892,570 00	1,909 00	-	-	‡
Builders', . . . . .	1868,	2,283,922 00	1,354,030 00	2,121,933 00	20,221 00	15,670 00	+2,084 00	+4,551 00
Cambridge, . . . . .	1834,	1,597,027 00	1,185,312 00	3,804,295 00	65,710 00	28,793 00	+34,086 00	+36,917 00
Central, . . . . .	1868,	2,187,472 00	1,708,195 00	3,231,102 00	30,722 00	22,388 00	+8,532 00	+8,334 00
Citizens', . . . . .	1846,	1,991,340 00	1,155,492 00	5,798,021 00	81,361 00	45,009 00	+31,063 00	+36,352 00
City, . . . . .	1846,	91,750 00	75,700 00	453,050 00	14,497 00	3,612 00	+9,872 00	+10,885 00
Cohasset, . . . . .	1846,	56,932 00	27,065 00	258,922 00	4,459 00	1,998 00	+2,159 00	+2,461 00

## INSURANCE COMMISSIONER.

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Conway,	1849,	\$1,129,251 00	\$983,037 00	\$4,105,980 00	\$31,088 00	\$28,507 00	+\$1,354 00	+\$2,581 00
Dedham,	1837,	557,313 00	443,670 00	619,262 00	21,560 00	8,793 00	+12,053 00	+12,767 00
Dorchester,	1855,	4,189,793 00	3,206,318 00	11,648,940 00	109,896 00	98,621 00	+14,088 00	+11,275 00
Essex, . . .	1829,	151,600 00	133,600 00	1,189,350 00	40,451 00	14,556 00	+23,560 00	+25,894 00
Fall River,	1870,	1,382,599 00	10,000 00	1,372,599 00	11,071 00	6,614 00	-	+4,457 00
Fitchburg (First Class),	1847,	5,035,864 00	3,124,648 00	12,902,318 00	131,850 00	93,333 00	+39,584 00	+35,518 00
Fitchburg (Second Class),	1847,	1,381,412 00	1,496,293 00	1,250,472 00	46,976 00	14,912 00	+26,101 00	+32,065 00
Franklin,	1829,	1,153,918 00	613,205 00	3,273,852 00	35,493 00	23,187 00	+11,231 00	+12,308 00
Groveland,	1828,	348,569 00	264,947 00	974,961 00	350 00	3,350 00	-	†
Hampshire,	1832,	685,737 00	720,105 00	3,910,194 00	58,714 00	28,523 00	+28,711 00	+30,191 00
Hingham,	1826,	2,467,897 00	1,462,754 00	13,269,116 00	181,923 00	100,342 00	+79,775 00	+81,581 00
Holyoke,	1843,	7,390,555 00	6,060,242 00	17,846,269 00	246,656 00	137,044 00	+71,365 00	+109,612 00
Housatonic,	1854,	384,791 00	370,078 00	1,751,342 00	11,681 00	12,725 00	-1,890 00	-1,044 00
Lowell, . . .	1832,	476,460 00	414,859 00	998,732 00	25,540 00	6,063 00	+21,689 00	+19,477 00
Lynn, . . . .	1828,	441,545 00	375,618 00	1,689,607 00	30,015 00	16,534 00	+14,622 00	+13,481 00

\* Not including deposit notes.

† Including premium reserve taken at 50 per cent. on cash premiums received on unexpired fire risks.  
‡ This Company charges a cash premium adequate for expenses only, and relies on assessments on deposit notes to pay losses.



TABLE I.—*Massachusetts Mutual Fire Insurance Companies—Concluded.*

NAME OF COMPANY.	Com'ced business.	Risks Written in 1870.	Risks Terminated in 1870.	Amount at Risk, Dec. 31, 1870.	Gross Assets.*	Gross Liabilities.†	Surplus or Deficiency in 1869.	Surplus or Def- iciency in 1870.
Massachusetts, . . . . .	1798,	\$3,293,100 00	\$2,400,175 00	\$19,253,419 00	\$500,151 00	\$98,964 00	+\$369,049 00	+\$401,187 00
Mechanics', . . . . .	1836,	5,028,925 00	3,368,850 00	33,353,777 00	599,689 00	227,608 00	+289,363 00	+372,081 00
Merchants' and Farmers', . . . .	1847,	9,117,959 00	6,626,318 00	25,427,456 00	332,248 00	192,885 00	+131,052 00	+139,363 00
Merrimack, . . . . .	1828,	1,504,354 00	1,056,672 00	6,185,053 00	71,596 00	46,208 00	+26,402 00	+25,388 00
Middlesex, . . . . .	1826,	3,101,947 00	2,398,827 00	10,870,933 00	203,119 00	82,611 00	+110,754 00	+120,508 00
Milford, . . . . .	1852,	207,011 00	127,542 00	588,989 00	6,340 00	5,357 00	+2,142 00	+983 00
Mutual Fire Assurance, . . . . .	1827,	620,490 00	530,615 00	3,283,940 00	75,926 00	25,033 00	+47,792 00	+50,893 00
Mutual Protection, . . . . .	1864,	144,150 00	91,100 00	627,900 00	7,885 00	4,580 00	+2,916 00	+3,304 00
Mutual Safety, . . . . .	1853,	18,980 00	10,720 00	138,035 00	133 00	603 00	-	‡
Naumkeag, . . . . .	1870,	262,135 00	12,500 00	249,635 00	2,482 00	1,431 00	-	+1,048 00
Newbury port, . . . . .	1829,	107,775 00	107,375 00	705,010 00	17,181 00	13,958 00	+10,882 00	+3,224 00
Norfolk, . . . . .	1825,	2,262,994 00	1,834,526 00	13,193,026 00	171,125 00	123,990 00	+51,561 00	+47,135 00
Quincy, . . . . .	1851,	10,495,602 00	7,557,167 00	33,221,259 00	417,171 00	278,605 00	+119,829 00	+138,566 00
Salem, . . . . .	1838,	652,950 00	597,250 00	1,601,500 00	38,190 00	15,070 00	+18,390 00	+23,121 00
Salisbury and Amesbury, . . . .	1855,	108,272 00	98,992 00	380,901 00	1,863 00	1,471 00	-128 00	+392 00

# INSURANCE COMMISSIONER.

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	1852,	\$1,041,050 00	\$905,350 00	\$2,562,245 00	\$1,339 00	\$3,303 00	-	†
Saugus, . . . . .	1852,							
South Danvers, . . . . .	1829,	91,575 00	85,625 00	1,023,075 00	37,646 00	26,995 00	+\$25,832 00	+\$26,995 00
Traders' & Mechanics' (Mut. Dept.),	1848,	4,111,276 00	1,831,427 00	12,065,241 00	204,537 00	95,754 00	+90,283 00	+108,723 00
Union, . . . . .	1843,	2,176,375 00	1,571,300 00	14,855,940 00	274,093 00	105,988 00	+148,363 00	+168,105 00
Westfield, . . . . .	1852,	194,170 00	140,125 00	802,808 00	7,606 00	5,419 00	+5,746 00	+2,187 00
Westford, . . . . .	1840,	114,440 00	92,055 00	654,540 00	3,850 00	2,453 00	+936 00	+1,397 00
West Newbury, . . . . .	1828,	-	126,605 00	1,785,747 00	905 00	-	-	†
Weymouth and Braintree, . . . . .	1833,	1,090,553 00	676,124 00	2,154,497 00	28,636 00	23,894 00	+7,884 00	+4,742 00
Worcester Manufacturers', . . . . .	1855,	-	3,945,467 00	24,489,464 00	341,720 00	176,430 00	+39,144 00	+43,225 00
Worcester, . . . . .	1824,	11,439,313 00	10,198,656 00	11,439,313 00	92,619 00	49,394 00	+141,849 00	+165,290 00
Totals, . . . . .	.	\$134,487,689 00	\$109,725,499 00	\$367,014,596 00	\$5,105,440 00	\$2,552,259 00	+\$2,279,922 00	+\$2,566,662 00

\* Not including deposit notes.

† Including premium reserve taken at 50 per cent. on cash premiums received on unexpired fire risks.

‡ This Company charges a cash premium adequate for expenses only, and relies on assessments on deposit notes to pay losses.



TABLE II.—*Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.*	Cash Premiums Received.	Losses Paid.	Ratio of Losses to		Expenses.	Ratio of Expenses to	
					Premiums Received.	Amount at Risk.†		Premiums Received.	Gross Income.
Abington, . . . . .	\$7,930 00	\$9,667 00	\$6,850 00	\$6,358 00	92.82	.64	\$2,363 00	34.5	29.8
Annisquam, . . . . .	172 00	333 00	‡	14 00	—	.005	319 00	—	185.5
Arkwright, . . . . .	97,680 00	101,699 00	92,748 00	26,510 00	28.58	.28	11,150 00	12.	11.4
Attleborough, . . . . .	1,471 00	263 00	1,122 00	72 00	6.42	.01	191 00	17.	13.
Barnstable County, . . . . .	14,715 00	9,329 00	10,639 00	667 00	6.27	.02	1,603 00	15.1	10.9
Berkshire, . . . . .	14,841 00	6,696 00	12,983 00	1,395 00	10.75	.04	3,487 00	26.9	23.5
Boot and Shoe Manufacturers', . . . . .	6,774 00	6,786 00	5,790 00	1,835 00	31.69	.15	2,870 00	49.6	42.4
Boston Manufacturers', . . . . .	251,252 00	238,465 00	234,616 00	29,608 00	12.62	.11	21,850 00	9.3	8.7
Bristol County, . . . . .	5,366 00	4,410 00	5,366 00	1,262 00	23.52	.02	3,148 00	58.7	58.7
Builders', . . . . .	27,833 00	21,293 00	27,159 00	9,915 00	36.51	.60	11,377 00	41.9	40.9
Cambridge, . . . . .	19,407 00	11,643 00	16,081 00	1,677 00	10.43	.05	5,792 00	36.	29.8
Central, . . . . .	33,365 00	30,106 00	33,365 00	14,020 00	42.02	.42	12,553 00	37.6	37.6
Citizens', . . . . .	30,207 00	18,200 00	25,757 00	4,093 00	15.89	.08	8,671 00	33.7	28.7
City, . . . . .	1,384 00	758 00	787 00	—	—	—	347 00	44.1	25.1
Cohasset, . . . . .	931 00	795 00	662 00	—	—	—	575 00	86.9	61.8

# INSURANCE COMMISSIONER.

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Conway,	.	.	.	.	.	\$13,111 00	\$11,577 00	\$13,111 00	\$4,283 00	32.67	.11	\$3,141 00	24.	24.
Dedham,	.	.	.	.	.	7,337 00	3,788 00	6,624 00	77 00	1.16	.01	2,243 00	33.9	30.6
Dorchester,	.	.	.	.	.	68,071 00	63,110 00	60,402 00	36,322 00	60.13	.33	18,076 00	29.9	26.6
Essex,	.	.	.	.	.	6,140 00	4,883 00	3,187 00	2,240 00	70.29	.19	781 00	24.5	12.7
Fall River,	.	.	.	.	.	27,086 00	2,624 00	13,191 00	-	-	-	2,624 00	19.9	9.7
Fitchburg (First Class),	.	.	.	.	.	73,908 00	57,638 00	63,167 00	20,094 00	31.81	.17	15,063 00	23.8	20.4
Fitchburg (Second Class),	.	.	.	.	.	27,353 00	22,131 00	24,900 00	16,150 00	64.86	1.23	5,981 00	24.	21.4
Franklin,	.	.	.	.	.	14,565 00	10,354 00	12,852 00	2,612 00	20.32	.09	4,130 00	32.1	27.6
Groveland,	.	.	.	.	.	350 00	1,823 00	†	1,264 00	-	.12	559 00	-	159.7
Hampshire,	.	.	.	.	.	12,369 00	10,189 00	8,094 00	5,262 00	65.01	.13	1,987 00	24.5	16.1
Hingham,	.	.	.	.	.	50,799 00	53,021 00	38,507 00	14,739 00	38.28	.12	8,083 00	21.	15.9
Holyoke,	.	.	.	.	.	115,283 00	71,013 00	100,491 00	30,465 00	30.32	.18	27,754 00	27.6	24.1
Housatonic,	.	.	.	.	.	5,159 00	3,376 00	4,781 00	600 00	12.55	.03	2,066 00	43.2	40.
Lowell,	.	.	.	.	.	6,692 00	7,598 00	4,731 00	5,740 00	121.33	.59	1,858 00	39.3	27.8
Lynn,	.	.	.	.	.	4,912 00	5,696 00	3,170 00	410 00	12.93	.02	1,746 00	55.1	35.5

\* Including return premiums or dividends of profits.

† This Company charges a cash premium adequate for expenses only, and relies upon assessments on deposit notes to pay losses.

† Taking mean amount of risks outstanding at beginning and end of year.



TABLE II.—*Massachusetts Mutual Fire Insurance Companies—Concluded.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.*	Cash Premiums Received.	Losses Paid.	Ratio of Losses to		Expenses.	Ratio of Expenses to	
					Premiums Received	Amount at Risk.†		Premiums Received.	Gross Income.
Massachusetts, . . . . .	\$106,108 00	\$105,660 00	\$36,914 00	\$12,205 00	33.06	.06	\$15,396 00	41.7	14.5
Mechanics', . . . . .	122,078 00	125,748 00	54,892 00	22,976 00	41.86	.07	24,372 00	44.4	20.
Merchants' and Farmers', . . . .	138,830 00	111,011 00	118,436 00	59,322 00	50.09	.25	29,359 00	24.8	21.1
Merrimack, . . . . .	22,850 00	13,681 00	19,482 00	5,956 00	30.57	.10	7,725 00	39.7	33.8
Middlesex, . . . . .	58,780 00	45,858 00	45,634 00	17,123 00	37.52	.16	11,315 00	24.8	19.3
Milford, . . . . .	2,587 00	1,995 00	2,251 00	948 00	42.12	.17	782 00	34.7	30.2
Mutual Fire Assurance, . . . . .	14,273 00	10,511 00	8,061 00	2,763 00	34.28	.09	2,954 00	36.6	20.7
Mutual Protection, . . . . .	1,984 00	1,427 00	1,431 00	234 00	16.35	.04	1,031 00	72.	52.
Mutual Safety, . . . . .	56 00	54 00	56 00‡	—	—	—	54 00	—	96.4
Naumkeag, . . . . .	2,597 00	371 00	2,564 00	—	—	—	371 00	14.5	14.3
Newburyport, . . . . .	1,919 00	306 00	1,297 00	—	—	—	306 00	23.6	15.9
Norfolk, . . . . .	34,045 00	40,991 00	23,591 00	18,460 00	78.25	.14	8,968 00	38.	26.3
Quincy, . . . . .	183,965 00	149,184 00	159,383 00	64,871 00	40.7	.20	41,810 00	26.2	22.7
Salen, . . . . .	13,719 00	9,650 00	11,125 00	55 00	.49	.003	1,883 00	16.9	13.7
Salisbury and Amesbury, . . . .	677 00	292 00	615 00	50 00	8.13	.01	157 00	25.5	23.2

Saugus, . . . . .	\$1,684 00	\$1,645 00	†	\$323 00	-	.01	\$1,322 00	-	78.5
South Danvers, . . . . .	4,925 00	4,940 00	\$1,808 00	2,418 00	133.74	.24	918 00	50.8	18.6
Traders' and Mechanics' (Mut. Dept.),	69,273 00	32,525 00	58,813 00	10,287 00	17.49	.09	13,409 00	22.8	19.4
Union, . . . . .	59,775 00	39,828 00	28,703 00	8,149 00	28.39	.06	13,490 00	47.	22.6
Westfield, . . . . .	3,293 00	6,431 00	2,297 00	5,217 00	227.12	.67	460 00	20.	14.
Westford, . . . . .	1,144 00	203 00	1,144 00	100 00	8.74	.01	103 00	9.	9.
West Newbury, . . . . .	-	2,710 00	†	2,290 00	-	.13	420 00	-	-
Weymouth and Braintree, . . . . .	19,843 00	19,280 00	18,011 00	11,945 00	66.32	.60	4,284 00	23.8	21.6
Worcester Manufacturers', . . . . .	99,371 00	67,337 00	75,854 00	23,385 00	30.83	.13	13,690 00	18.0	13.8
Worcester, . . . . .	102,913 00	95,204 00	97,667 00	14,786 00	15.14	.09	9,136 00	9.3	8.9
Totals, . . . . .	\$2,014,150 00	\$1,676,206 00	\$1,601,162 00	\$521,447 00	32.57	.15	\$386,103 00	24.1	19.2

\* Including return premiums or dividends of profits.

† Taking mean amount of risks outstanding at beginning and end of year.  
‡ The Company charges a cash premium adequate for expenses only, and relies upon assessments on deposit notes to pay losses.



TABLE III.—*Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Com'ced business.	Guarantee Fund.†	Scrip outstanding.	Amount at Risk, Dec. 31, 1870.	Gross Assets.	Gross Liabilities. <sup>b</sup>	Surplus or Deficiency for 1869.	Surplus or Deficiency for 1870.
Atlantic Mutual Fire and Marine, . .	1855,	\$158,104 00	-	\$283,585 00	\$208,716 00	\$22,988 00	+\$28,019 00	+\$27,624 00
China Mutual (Marine), . . . .	1853,	-	\$507,844 00	7,438,018 00	1,004,979 00	248,942 00	+\$241,558 00	+\$248,193 00
Commercial Marine, . . . .	1863,	139,500 00	13,637 00	850,035 00	264,893 00	69,048 00	+\$12,948 00	+\$42,708 00
Gloucester Mutual Fishing, . . . .	1847,	425,600 00	-	<sup>a</sup>	1,576 00	369 00	-	-
Hingham and Cohasset Mutual Fishing,	1852,	117,000 00	-	<sup>a</sup>	27,247 00	47 00	-	-
India Mutual (Fire and Marine), . .	1867,	201,500 00	51,582 00	4,031,037 00	414,177 00	116,429 00	+\$28,724 00	+\$44,665 00
Merchants' Mutual Marine, . . . .	1857,	100,000 00‡	10,748 00	229,059 00	133,121 00	20,653 00	+\$8,821 00	+\$1,720 00
Naumkeag Mutual Fishing, . . . .	1869,	51,900 00	-	-	670 00	78 00	-	-
New England Mutual Marine, . . .	1841,	200,000 00 <sup>c</sup>	315,810 00	18,805,437 00	1,081,006 00	377,567 00	+\$281,081 00	+\$187,629 00
Ocean Mutual (Marine), . . . .	1864,	234,000 00	-	1,259,715 00	356,925 00	170,172 00	-\$73,465 00	-\$47,247 00
Pacific Mutual (Marine),* . . . .	1856,	102,850 00	-	-	114,378 00	42,188 00	-\$41,972 00	-\$30,660 00
Union Mutual Marine, . . . .	1851,	-	437,607 00	5,505,191 00	1,074,264 00	366,241 00	+\$351,039 00	+\$270,417 00
Totals, . . . .		\$1,730,454 00	\$1,337,228 00	\$38,402,077 00	\$4,631,952 00	\$1,434,722 00	+\$925,190 00	+\$822,956 00

\* Winding up.

<sup>a</sup> All risks expire November 30, and the business of each year is fully closed in December.<sup>b</sup> Including premium reserve taken at 50 per cent. on premiums received on unexpired fire risks and at the full amount of premiums received on marine risks not marked off, and outstanding scrip; but not including cash or stock-note guarantee fund.<sup>c</sup> All in cash.

† \$20,000 in cash; \$80,000 in notes.

TABLE IV.—*Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Marine Premi- ums Received.	Marine Losses Paid.	Ratio.†	Fire Prems. Received.	Fire Losses Paid.	Ratio.†	Expenses.	Ratio.‡
Atlantic Mutual Fire and Marine, .	\$33,298 00	\$25,344 00	\$28,347 00	\$16,386 00	57.8	-	-	-	\$2,892 00	12.2
China Mutual (Marine), . . .	400,655 00	353,875 00	300,772 00	148,072 00	49.2	-	-	-	39,395 00	13.1
Commercial Mutual Marine, . .	95,561 00	50,416 00	93,506 00	36,239 00	38.8	-	-	-	6,208 00	6.6
Gloucester Mutual Fishing, . . .	63,635 00	63,635 00	15,585 00	58,202 00	373.5	-	-	-	5,433 00	34.9
Hingham and Cohasset Mut'l Fishing,	47 00	47 00	-	-	-	-	-	-	47 00	-
India Mutual (Fire and Marine), .	145,046 00	106,273 00	128,753 00	78,692 00	61.1	\$9,364 00	\$7,470 00	79.8	19,073 00	13.8
Merchants' Mutual (Marine), . .	23,156 00	23,200 00	21,106 00	21,343 00	101.1	137 00	-	-	1,857 00	8.7
Naumkeag Mutual Fishing, . . .	7,782 00	7,509 00	7,782 00	7,163 00	92.	-	-	-	345 00	4.4
New England Mutual Marine, . .	512,730 00	579,075 00	373,995 00	264,066 00	70.6	59,712 00	66,203 00	110.9	77,216 00	17.8
Ocean Mutual (Marine), . . .	83,854 00	79,951 00	83,612 00	61,414 00	73.5	-	-	-	12,237 00	14.6
Pacific Mutual (Marine),* . . .	15,185 00	19,814 00	14,535 00	8,260 00	56.8	-	-	-	3,554 00	24.5
Union Mutual (Marine), . . .	334,019 00	218,573 00	283,444 00	127,804 00	45.1	-	-	-	11,375 00	4.
Totals, . . . . .	\$1,714,988 00	\$1,527,712 00	\$1,351,437 00	\$827,641 00	61.2	\$69,213 00	\$73,673 00	106.4	\$179,632 00	12.6

\* Winding up.

† Of losses paid to cash premiums received.

‡ Of expense to gross cash premiums received.



TABLE V.—*Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Cash Capital.	Am't at Risk, Dec. 31, 1870.	Gross Assets.	Gross Liabilities.*	Surplus as regards Policy-holders, Dec. 31, 1869.	Surplus or Impairment of Capital or Surp, Dec. 31, '69.	Percentage of Surplus or Impairment, Dec. 31, '69.	Surplus as regards Policy-holders, Dec. 31, 1870.	Surplus or Impairment of Capital or Surp, Dec. 31, 1870.	Percentage of Surplus or Impairment, Dec. 31, '70.
American (Fire and Marine), . . .	\$300,000	\$7,437,529	\$844,481	\$182,191	\$610,715	+\$310,715	103.6	\$662,290	+\$362,290	120.8
Bay State (Fire), . . .	104,800	7,073,131	196,275	60,793	131,623	+26,823	25.6	135,482	+30,682	29.3
Beverly (Fire and Marine), . . .	30,000	110,525	41,831	9,612	31,973	+1,973	6.6	32,220	+2,220	7.4
Boston (Fire and Marine), . . .	300,000	10,945,392	678,740	190,960	490,743	+190,743	63.6	487,780	+187,780	62.6
Boylston Fire and Marine, . . .	300,000	15,287,568	933,256	219,216	680,808	+380,808	129.9	714,040	+414,040	138.
City Fire, . . .	200,000	4,414,553	399,427	27,290	355,700	+155,700	77.9	372,136	+172,136	86.1
Eliot Fire, . . .	300,000	11,283,554	672,212	71,290	601,009	+301,009	100.3	600,922	+300,922	100.3
Equitable Marine, . . .	17,000	108,431	42,129	17,112	28,951	+11,951	70.3	25,037	+8,037	47.3
Exchange (Fire), . . .	100,000	1,432,155	111,092	11,001	-	-	-	100,091	+91	.09
Firemen's (Fire), . . .	300,000	22,065,959	1,038,330	203,469	842,161	+542,161	180.7	834,861	+534,861	178.3
First National (Fire), . . .	100,000	6,577,192	157,356	68,150	101,724	+1,724	1.7	89,207	-10,793	-10.8
Franklin (Fire and Marine), . . .	300,000	11,370,722	541,908	127,005	397,226	+97,226	32.4	414,903	+114,903	38.3
Gloucester F. & M., . . .	100,000	753,345	118,751	13,121	-	-	-	105,630	+5,630	5.6
Hide and Leather (F. & M.), . . .	300,000	14,361,701	419,211	127,754	337,969	+37,969	12.7	291,457	-8,543	-2.8
Howard Fire, . . .	200,000	6,513,393	358,642	43,936	297,733	+97,733	48.9	314,706	+114,706	57.4

## INSURANCE COMMISSIONER.

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Independent (Fire and Marine), .	\$300,000	\$27,486,955	\$646,048	\$235,311	\$364,118	\$+64,118	21.4	\$310,737	+\$10,737	3.6
Lawrence Fire, . . . . .	250,000	1,785,328	262,502	6,361	-	-	-	256,140	+6,140	2.5
Manufacturers' (F. & M.), . .	400,000	27,837,054	1,480,464	475,463	1,051,388	+651,388	162.9	1,005,001	+605,001	151.3
Mercantile Marine, . . . . .	300,000	1,998,041	594,299	69,273	527,566	+227,566	75.9	525,026	+225,026	75.
Merchants' (Fire and Marine), .	500,000	16,218,239	958,559	140,191	827,162	+327,162	65.4	818,368	+318,368	63.7
Mutual Benefit Fire, . . . . .	200,000	5,099,878	254,092	34,012	210,770	+10,770	5.4	220,080	+20,080	10.
National (Fire and Marine), . .	300,000	29,283,530	821,840	316,365	485,688	+185,688	61.9	505,474	+205,474	68.5
Neptune (Fire and Marine), . .	300,000	14,649,527	852,195	199,419	622,986	+322,986	107.7	652,776	+352,776	117.6
North American Fire, . . . . .	200,000	11,140,117	601,747	82,381	519,016	+319,016	159.5	519,366	+319,366	159.7
People's Fire, . . . . .	400,000	38,869,493	887,656	283,858	420,827	+220,827	110.4	603,799	+203,799	51.
Prescott Fire and Marine, . . .	200,000	7,510,115	452,660	55,769	361,872	+161,872	80.9	396,892	+196,892	98.4
Salem Marine, . . . . .	100,000	1,148,752	197,940	39,045	155,831	+55,831	55.8	158,895	+58,895	58.9
Shoe & L'ther Dealers' (F. & M.),	200,000	11,510,193	549,806	82,089	448,833	+248,833	124.4	467,716	+267,716	133.9
Springfield Fire and Marine, . .	500,000	48,689,543	930,101	303,541	632,324	+132,324	26.5	626,560	+126,560	25.3
Suffolk Fire, . . . . .	150,000	7,587,962	283,288	72,098	246,220	+96,229	64.2	211,189	+61,189	40.8
Traders' and Mechanics' (Fire),	100,000	2,377,933	192,401	16,633	117,621	+67,621	135.2	175,768	+75,768	75.8
Tremont Fire, . . . . .	200,000	12,934,002	294,543	112,334	217,943	+17,943	9.	182,209	-17,791	-8.9
Washington (Fire and Marine),	300,000	9,068,127	985,975	225,076	685,238	+385,238	128.4	760,899	+460,899	153.6
Totals, . . . . .	\$7,851,800	\$394,929,939	\$17,799,757	\$4,122,119	+12,803,747	\$5,651,947	79.7	\$13,577,657	+\$5,762,984	73.4

\* Including premium reserve, taken at fifty per cent. of premiums received on unexpired fire risks and the full amount of premiums received on marine and inland risks not marked off; but not including capital stock.



TABLE VI.—Massachusetts Joint-Stock Insurance Companies.

NAME OF COMPANY.	FIRE BUSINESS.				Ratio of Loss to		MARINE AND INLAND BUSINESS.				Ratio of Loss to	
	Risks written.	Premiums Received.	Premium Rate.*	Losses Paid.	Premiums Received.	Risks Written.	Risks written.	Premiums Received.	Premium Rate.*	Losses Paid.	Premiums Received.	Risks Written.
American (Fire and Marine),	\$4,658,508	\$28,676	.64	\$11,330	38.22	.24	\$5,411,463	\$132,264	1.58	\$145,112	169.5	2.7
Bay State (Fire), . . .	6,945,247	89,172	1.28	49,307	55.29	.71	-	-	-	-	-	-
Beverly (Fire and Marine), .	57,925	460	.79	-	-	-	114,050	11,633	10.20	10,112	86.9	8.9
Boston (Fire and Marine), .	8,156,308	37,975	.47	18,435	48.55	.23	12,168,029	130,622	1.08	137,073	104.9	1.1
Boylston Fire and Marine, .	11,399,632	70,204	.62	16,668	23.74	.15	9,847,203	176,867	1.80	127,345	72.	1.3
City Fire, . . .	4,671,314	33,740	.76	10,223	30.30	.23	-	-	-	-	-	-
Eliot Fire, . . .	11,341,526	96,085	.85	60,578	63.05	.54	-	-	-	-	-	-
Equitable Marine, . . .	-	-	-	-	-	-	282,019	12,657	11.67	4,028	31.8	3.7
Exchange, . . .	1,965,214	16,860	.88	6,594	38.14	.34	52,735	427	-	-	-	-
Firemen's (Fire), . . .	17,601,502	172,488	.78	134,658	78.07	.61	-	-	-	-	-	-
First National (Fire), . .	7,974,180	113,544	1.73	92,373	81.36	1.40	-	-	-	-	-	-
Franklin (Fire and Marine),	9,706,315	67,751	.79	55,497	81.91	.64	2,760,950	48,217	1.76	31,522	65.4	1.1
Gloucester (Fire and Marine),	729,286	4,129	.63	-	-	-	435,808	3,910	4.20	2,649	67.7	2.8
Hide and Leather (F. & M.),	18,224,388	162,548	1.17	102,854	63.13	.74	2,984,421	77,650	15.19	93,759	120.5	18.3
Howard Fire, . . .	6,161,814	60,691	.93	21,626	35.63	.33	-	-	-	-	-	-

# ERRATA FOR TABLE VI.

By a clerical oversight, this Table was originally made up in part from wrong data, and subsequently corrected; but the omission to correct the few corresponding ratios was not discovered till the Report was printed. The following are the proper ratios for the entire Table.

NAME OF COMPANY	FIRE BUSINESS.	Ratio of Loss to		MARINE BUSINESS.	Ratio of Loss to	
	Premium Rate.	Premis. Received.	Risks Written.	Premium Rate.	Premis. Received.	Risks Written.
American (Fire and Marine),	.62	39.51	.24	2.44	109.7	2.7
Bay State (Fire), . . . . .	1.28	55.29	.71	—	—	—
Beverly (Fire and Marine), . .	.79	—	—	10.20	86.9	8.9
Boston (Fire and Marine), . .	.47	48.55	.23	1.08	104.9	1.1
Boylston Fire and Marine, . .	.62	23.74	.15	1.80	72.0	1.3
City Fire, . . . . .	.72	30.30	.22	—	—	—
Eliot Fire, . . . . .	.85	63.05	.53	—	—	—
Equitable Marine, . . . . .	—	—	—	4.49	31.8	1.4
Exchange, . . . . .	.86	39.11	.34	.81	—	—
Firemen's (Fire), . . . . .	.98	78.07	.76	—	—	—
First National (Fire), . . . .	1.42	81.36	1.16	—	—	—
Franklin (Fire and Marine), . .	.70	81.91	.57	1.75	65.4	1.1
Gloucester (Fire and Marine), .	.57	—	—	.90	67.7	.6
Hide and Leather (F. & M.), . .	.89	63.13	.56	2.60	120.5	3.1
Howard Fire, . . . . .	.98	35.63	.35	—	—	—
Independent (Fire & Marine), . .	.90	88.91	.80	1.18	65.0	.8
Lawrence (Fire), . . . . .	.28	6.28	.02	—	—	—
Manufacturers', . . . . .	.89	25.99	.23	1.80	83.2	1.5
Mercantile Marine, . . . . .	—	—	—	2.49	94.0	2.3
Merchants' (Fire & Marine), . .	.60	56.15	.33	.84	48.4	.4
Mutual Benefit Fire, . . . . .	1.04	2.64	.03	—	—	—
National (Fire and Marine), . .	1.03	86.11	.89	1.29	99.8	1.3
Neptune (Fire and Marine), . .	.87	68.15	.59	3.58	88.7	3.2
North American Fire, . . . . .	.75	81.56	.61	—	—	—
People's Fire, . . . . .	1.19	64.23	.76	—	—	—
Prescott Fire and Marine, . . .	.97	63.16	.62	—	—	—
Salem Marine, . . . . .	—	—	—	2.64	89.2	2.3
Shoe & L'ther D'lers' (F.&M.), .	.75	60.40	.45	1.17	20.6	2.4
Springfield Fire and Marine, . .	1.04	78.69	.82	—	—	—
Suffolk Fire, . . . . .	1.38	129.36	1.78	—	—	—
Traders' & Mechanics' (Fire), .	1.18	69.42	.82	—	—	—
Tremont Fire, . . . . .	1.15	80.18	.92	—	—	—
Washington (Fire & Marine), . .	.73	122.16	.89	3.26	66.2	2.1
	.94	70.05	.65	1.77	83.6	1.5

TABLE VI.—*Massachusetts Joint-Stock Insurance Companies—Concluded.*

NAME OF COMPANY.	FIRE BUSINESS.				MARINE AND INLAND BUSINESS.				Ratio of Loss to	
	Risks written.	Premiums Received.	Premium Rate.*	Losses Paid.	Premiums Received.	Premium Rate.*	Losses Paid.	Premiums Received.	Risks Written.	Risks Written.
Traders' & Mechanics' (Fire),	\$1,683,442	\$19,918	.84	\$13,827	69.42	.58		-	-	-
Tremont (Fire), . . .	14,787,009	169,475	1.31	135,889	80.18	1.05		-	-	-
Washington (Fire & Marine),	5,890,352	42,981	.84	52,504	122.16	1.03	\$7,939,204	\$259,097	\$171,417	4.3
Totals, . . .	\$353,286,453	\$3,305,932	.95	\$2,315,699	70.02	.66	\$103,668,037	\$1,840,320	\$1,537,859	1.5

\* Average amount of premium received on each \$100 insured.



TABLE VII.—*Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.*	Ratio of Expenses to		Cash Dividends Declared.	Aver. Rate to Date.
					Premis. Received.	Gross Income.		
American (Fire and Marine), . . . . .	\$213,408 00	\$196,647 00	\$16,763 00	\$30,817 00	26.7	14.4	\$60,000 00	14.40
Bay State (Fire), . . . . .	103,072 00	85,403 00	17,669 00	25,116 00	28.2	24.4	10,480 00	6.45
Beverly (Fire and Marine), . . . . .	14,974 00	14,375 00	599 00	2,013 00	16.6	13.4	2,250 00	5.80
Boston (Fire and Marine), . . . . .	214,101 00	233,655 00	—19,554 00	42,159 00	25.	19.7	36,000 00	11.61
Boylston Fire and Marine, . . . . .	318,669 00	293,059 00	25,610 00	59,046 00	23.9	18.5	90,000 09	13.83
City Fire, . . . . .	60,876 00	50,118 00	10,758 00	19,682 00	58.3	32.3	20,000 00	8.50
Eliot Fire, . . . . .	143,242 00	161,432 00	—18,190 00	40,988 00	42.7	28.6	60,000 00	12.35
Equitable Marine, . . . . .	14,697 00	12,048 00	2,649 00	2,048 00	16.2	13.9	6,000 00	—
Exchange (Fire), . . . . .	21,049 00	12,951 00	8,098 00	6,357 00	36.8	30.2	—	—
Firemen's (Fire), . . . . .	245,308 00	277,542 00	—32,234 00	46,993 00	27.2	19.2	84,000 00	16.22
First National (Fire), . . . . .	149,480 00	130,441 00	19,039 00	34,005 00	30.	22.7	3,500 00	3.50
Franklin (Fire and Marine), . . . . .	151,625 00	152,112 00	—487 00	35,093 00	30.3	23.1	30,000 00	9.00
Gloucester (Fire and Marine), . . . . .	13,198 00	3,928 00	9,270 00	1,278 00	15.9	9.7	—	—
Hill and Leather (Fire and Marine), . . . . .	265,943 00	287,786 00	—21,843 00	79,173 00	33.	29.8	12,000 00	4.00
Howard Fire, . . . . .	87,783 00	71,191 00	16,592 00	29,380 00	48.4	33.5	20,000 00	7.70

\* Excluding losses, dividends, return premiums and drawbacks, and premiums on re-insurance.

## REPORT OF THE

TABLE VII.—*Massachusetts Joint-Stock Companies—Concluded.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.*	Ratio of Expenses to		Cash Dividends Declared.	Aver. Rate to Date.
					Premis. Received.	Gross Income		
Independent (Fire and Marine), . .	\$479,321 00	\$471,361 00	\$7,960 00	\$97,522 00	22.0	20.3	\$21,000 00	5.83
Lawrence (Fire), . . . . .	23,748 00	11,127 00	12,621 00	10,310 00	79.3	43.4	-	-
Manufacturers' (Fire and Marine), .	344,135 00	317,599 00	26,536 00	85,541 00	36.2	25.1	120,000 00	17.33
Mercantile Marine, . . . . .	111,282 00	135,057 00	-23,775 00	26,740 00	39.4	24.0	45,000 00	9.45
Merchants' (Fire and Marine), . .	209,907 00	213,077 00	-3,170 00	44,698 00	29.7	21.3	90,000 00	19.25
Mutual Benefit Fire, . . . . .	53,744 00	29,528 00	24,216 00	12,508 00	32.4	23.3	16,000 00	8.00
National (Fire and Marine), . . .	656,955 00	704,277 00	-47,322 00	143,488 00	25.3	21.8	35,789 00	15.27
Neptune (Fire and Marine), . . .	373,221 00	390,127 00	-16,906 00	50,324 00	15.9	13.5	75,000 00	16.41
North American Fire, . . . . .	111,343 00	139,224 00	-27,881 00	35,619 00	55.0	32.0	40,000 00	11.95
People's Fire, . . . . .	429,861 00	390,737 00	39,124 00	109,218 00	28.1	25.4	32,000 00	10.00
Prescott Fire and Marine, . . . .	116,074 00	89,025 00	27,049 00	30,128 00	48.9	26.0	20,000 00	7.71
Salem Marine, . . . . .	65,333 00	65,427 00	-95 00	7,567 00	14.1	11.6	10,000 00	9.00
Shoe and Leather Dealers' (F. & M.), .	168,872 00	152,612 00	16,260 00	41,576 00	31.1	24.6	40,000 00	10.00
Springfield Fire and Marine, . . .	528,973 00	548,544 00	-19,571 00	131,932 00	28.4	24.9	51,579 00	13.00
Suffolk Fire, . . . . .	120,808 00	172,141 00	-51,333 00	31,756 00	32.8	26.3	15,000 00	4.50

Traders' and Mechanics' (Fire), . . .	\$29,224 00	\$24,617 00	\$4,607 00	\$5,800 00	29.1	19.8	\$5,000 00	9.00
Tremont (Fire), . . . . .	187,414 00	190,184 00	—2,770 00	44,296 00	26.1	23.6	10,000 00	5.00
Washington (Fire and Marine), . . .	366,077 00	337,111 00	28,966 00	53,190 00	17.6	14.5	60,000 00	12.15
Totals, . . . . .	\$6,393,717 00	\$6,364,463 00	+\$314,686 00	\$1,417,361 00	27.5	22.2	\$1,120,598 00	10.26

\* Excluding losses, dividends, return premiums and drawbacks, and premiums on re-insurance.



TABLE VIII.—*Insurance Companies of other States.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1870.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1869.	Surplus or Impair- ment of Capital or Scrp., Dec. 31, 1869.	Percentage of Sur- plus or Impair- ment, Dec. 31, '69.	Surplus as regards Policy-holders, Dec. 31, 1870.	Surplus or Impair- ment of Capital or Scrp., Dec. 31, 1870.	Percentage of Sur- plus or Impair- ment, Dec. 31, '70.
Ætna (Fire), . . .	Hartford, . .	\$3,000,000	\$237,874,573	\$5,782,635	\$1,866,409	\$3,784,140	+\$784,140	26.1	\$3,916,226	+\$916,226	30.5
Ætna (Fire), . . .	New York, . .	300,000	16,560,897	442,710	108,154	383,234	+\$3,234	27.7	334,555	+\$34,555	11.5
Albany City (F. & M.), . .	Albany, . .	200,000	18,268,474	388,825	231,569	208,178	+\$8,178	4.1	157,255	-\$2,745	-21.4
American (Fire & Marine), . .	Providence, . .	200,000	7,693,602	374,970	53,397	316,263	+\$115,263	58.1	321,573	+\$121,573	60.8
American Fire, . . .	Philadelphia, . .	400,000	15,957,984	1,047,675	289,910	737,463	+\$327,463	84.4	757,765	+\$357,764	89.4
American Exchange, . .	New York, . .	200,000	9,093,302	277,350	46,405	258,770	+\$58,770	29.4	230,945	+\$30,945	15.5
Andes, . . . . .	Cincinnati, O., . .	1,000,000	11,651,043	1,203,426	142,872	-	-	-	1,060,554	+\$60,554	6.1
Astor Fire, . . . .	New York, . .	250,000	17,376,374	405,571	78,111	368,115	+\$118,115	47.2	327,460	+\$77,460	31.0
Atlantic Fire, . . . .	Brooklyn, . .	300,000	34,414,638	548,194	209,364	356,793	+\$56,793	18.9	338,830	+\$38,830	12.9
Atlantic Fire and Marine, . .	Providence, . .	200,000	6,359,659	326,614	77,504	241,285	+\$41,285	20.6	249,110	+\$49,110	24.6
Atlantic Mutual, . . .	New York, . .	-	79,196,567	14,183,983	4,394,592	10,347,946	+\$9	-	9,789,391	+\$2,087,201	-
Buffalo City (Fire & In'l'd), . .	Buffalo, . .	300,000	16,414,402	370,934	119,405	218,120	+\$18,120	9.1	251,468	-\$4,532	-16.2
Buffalo Fire and Marine, . .	Buffalo, . .	304,222	15,577,566	473,577	147,125	389,629	+\$85,407	28.1	326,452	+\$22,229	7.3
Capital City (Fire), . .	Albany, . .	200,000	4,268,371	293,628	26,684	281,557	+\$81,557	40.8	266,943	+\$66,943	33.5
Charter Oak (Fire), . .	Hartford, . .	150,000	9,754,617	252,051	95,575	172,222	+\$22,222	14.8	156,476	+\$6,476	4.3

Citizens' (Fire), . . . . .	New York,	\$300,000	\$36,492,256	\$686,806	\$135,789	\$501,309	+\$261,309	87.1	\$551,017	+\$95,867	32.0
City Fire, . . . . .	New York,	210,000	11,510,074	466,069	30,874	421,820	+\$211,820	100.9	435,195	+\$225,195	107.2
City Fire, . . . . .	Hartford, . . . . .	250,000	31,301,002	548,287	229,123	332,755	+\$82,755	33.1	319,164	+\$69,164	27.7
Cleveland (Fire and Ins'd), . . . . .	Cleveland, . . . . .	414,400	18,019,234	530,209	112,699	417,740	+\$2,690	.6	417,510	+\$3,110	.8
Columbia Fire, . . . . .	New York,	300,000	15,232,348	451,332	65,025	403,935	+\$103,935	34.6	386,306	+\$86,306	28.8
Commerce (Fire), . . . . .	Albany, . . . . .	400,000	23,883,681	689,232	173,345	526,627	+\$126,627	31.7	515,887	+\$115,887	29.0
Commerce Fire, . . . . .	New York,	200,000	5,483,073	249,372	24,003	228,666	+\$28,666	14.3	225,369	+\$25,369	12.7
Commercial Fire, . . . . .	New York,	200,010	10,844,260	306,002	46,988	253,648	+\$53,648	26.8	259,015	+\$59,015	29.5
Commercial Mutual, . . . . .	New York,	-	7,942,145	1,148,044	265,040	-	-	-	883,009	+\$118,299	-
Connecticut Fire, . . . . .	Hartford, . . . . .	200,000	14,837,164	405,069	90,840	286,562	+\$86,562	43.3	314,229	+\$114,229	57.1
Continental (Fire), . . . . .	New York,	500,000	128,322,575	2,538,038	637,142	1,826,534	+\$688,112	137.6	1,900,896	+\$1,400,896	280.2
Corn Exchange (Fire), . . . . .	New York,	300,000	14,195,709	398,986	92,234	315,213	+\$15,213	5.1	306,752	+\$6,752	2.3
Delaware Mutual Safety (Fire and Marine), . . . . .	Philadelphia, . . . . .	360,000	32,945,707	1,821,162	471,821	1,328,642	+\$440,672	122.4	1,349,341	+\$299,211	83.1
Enterprise Fire, . . . . .	Philadelphia, . . . . .	200,000	8,272,385	611,654	397,218	-	-	-	214,436	+\$14,436	7.2
Equitable Fire and Marine, . . . . .	Providence, . . . . .	200,000	5,310,308	271,020	46,097	232,191	+\$32,191	16.1	224,922	+\$24,922	12.5
Excelstor Fire, . . . . .	New York,	200,000	17,302,617	335,724	95,263	245,064	+\$45,064	22.5	240,461	+\$40,461	20.2
Fame (Fire), . . . . .	Philadelphia, . . . . .	195,000	3,568,881	192,156	25,926	165,969	+\$29,181	-15.0	166,229	+\$29,271	-15.0
Fireman's Fund (F. & M.), . . . . .	San Francisco, . . . . .	500,000	20,633,927	799,627	187,541	606,022	+\$106,022	21.2	612,085	+\$112,085	22.4
Fireman's (Fire), . . . . .	New York,	204,000	18,676,925	359,961	112,401	294,474	+\$90,474	44.4	247,559	+\$43,559	21.4
Franklin Fire, . . . . .	Philadelphia, . . . . .	400,000	101,011,158	3,087,452	1,342,977	1,494,954	+\$1,094,954	273.8	1,431,842	+\$1,031,842	258.0

TABLE VIII.—*Insurance Companies of other States—Continued.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1870.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1869.	Surplus or Impair- ment of Capital or Scrip, Dec. 31, 1869.	Percentage of Sur- plus or Impair- ment, Dec. 31, '69.	Surplus as regards Policy-holders, Dec. 31, 1870.	Surplus or Impair- ment of Capital or Scrip, Dec. 31, 1870.	Percentage of Sur- plus or Impair- ment, Dec. 31, '70.
Fulton Fire, . . . .	New York,	\$200,000	\$27,557,000	\$300,002	\$130,325	\$242,804	+\$42,894	21.4	\$219,677	+\$19,677	9.8
Germania Fire (F. and I.),	New York,	500,000	70,159,051	1,077,849	373,332	704,188	+204,188	40.8	704,517	+204,517	40.9
Girard Fire and Marine, .	Philadelphia,	200,000	15,049,833	403,062	109,180	314,560	+114,560	57.3	293,882	+93,882	46.9
Great Western (Marine), .	New York,	1,651,400	20,967,375	2,468,173	440,653	2,001,537	+353,237	21.4	2,027,521	+376,121	22.8
Guardian Fire, . . . .	New York,	200,000	20,097,121	279,688	49,538	241,060	+41,060	20.5	230,150	+30,150	15.1
Hanover Fire, . . . .	New York,	400,000	45,736,350	700,335	296,601	447,350	+47,350	11.8	403,734	+3,734	.9
Hartford Fire, . . . .	Hartford, .	1,000,000	161,693,240	2,694,390	1,184,331	1,443,805	+443,805	44.4	1,510,059	+510,059	51.0
Hartford Steam Boiler Inspection, . . . .	Hartford, .	100,000	6,491,044	131,737	17,905	88,651	—11,349	—11.3	113,833	+13,833	13.8
Home (Fire and Inland), .	New York,	2,500,000	242,265,347	4,678,008	1,513,257	3,139,109	+1,139,109	57.0	3,064,751	+564,751	22.6
Home, . . . .	Columbus, O.,	500,000	20,605,896	627,947	111,461	—	—	—	516,487	+16,487	3.3
Hope (Fire), . . . .	Providence,	150,000	5,427,110	211,673	70,240	161,955	+11,955	8.0	141,433	—8,567	—5.7
Hope Fire, . . . .	New York,	150,000	6,412,052	213,741	29,462	189,547	+39,547	26.4	184,279	+34,279	22.9
Insurance Co. of N. Amer- ica (Fire and Marine), .	Philadelphia,	500,000	99,150,025	3,050,536	1,254,450	1,588,384	+1,088,384	217.7	1,779,750	+1,279,750	256.0
International (Fire and I.),	New York,	500,000	59,005,773	1,319,151	458,901	829,918	+329,918	66.0	857,834	+357,834	71.6
Irving Fire, . . . .	New York,	200,000	11,385,005	321,745	69,626	294,417	+94,417	47.2	252,119	+52,119	26.1



## INSURANCE COMMISSIONER.

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Lamar Fire, . . . . .	New York,	\$300,000	\$12,858,640	\$551,402	\$78,597	\$496,714	+\$196,714	65.6	\$465,971	+\$165,971	55.3
Lancaster Fire, . . . . .	Lancaster, Pa.,	200,000	6,745,390	248,778	67,085	201,595	+1,595	.8	181,093	-18,907	-9.5
Lorillard Fire, . . . . .	New York,	1,000,000	52,620,441	315,846	621,794	1,345,274	+345,274	34.5	1,400,063	+400,063	40.0
Manhattan (Fire), . . . . .	New York,	500,000	61,593,090	1,407,788	420,437	983,116	+463,116	92.6	987,351	+487,351	97.5
Market Fire, . . . . .	New York,	200,000	43,475,367	704,684	239,461	461,775	+261,775	130.9	465,224	+265,224	132.6
Mercantile Fire, . . . . .	New York,	200,000	9,752,585	273,399	38,191	238,398	+38,398	19.2	235,208	+35,208	17.6
Mercantile Mutual (Mar.), . . . . .	New York,	1,000,000	9,845,756	1,515,737	393,590	1,063,879	+63,879	6.4	1,222,147	+122,147	12.2
Merchants' (Fire & Inl'd), . . . . .	Chicago,	500,000	23,965,845	878,252	158,939	692,430	+192,430	38.5	711,630	+211,630	42.3
Merchants', . . . . .	New York,	200,000	28,126,628	452,332	110,659	-	-	-	341,663	+141,663	70.8
Merchants' (Fire), . . . . .	Hartford,	200,000	30,929,013	540,096	202,801	342,846	+142,846	71.4	337,295	+137,295	68.7
Merchants' (F. & M.), . . . . .	Providence,	200,000	11,638,300	372,199	122,956	313,898	+113,898	57.0	249,243	+49,243	24.6
Narragansett (F. & M.), . . . . .	Providence,	500,000	22,826,046	779,155	292,713	531,492	+31,492	6.3	486,442	-13,558	-2.7
National Fire, . . . . .	New York,	200,000	10,582,010	282,671	29,322	238,714	+38,714	19.4	253,350	+53,350	26.7
National (Fire & Marine), . . . . .	Bangor, Me.,	200,000	2,302,440	240,110	30,949	-	-	-	209,160	+9,160	4.6
Niagara Fire, . . . . .	New York,	1,000,000	55,773,500	1,304,567	283,969	1,068,918	+68,918	6.9	1,020,598	+20,598	2.1
North American Fire, . . . . .	New York,	500,000	30,890,640	770,305	220,232	572,230	+72,230	14.4	550,073	+50,073	10.0
North American Fire, . . . . .	Hartford,	300,000	28,388,661	456,503	180,792	304,219	+4,219	1.4	275,712	-24,288	-8.1
Norwich Fire, . . . . .	Norwich,	300,000	12,378,176	378,718	119,120	301,818	+1,818	.6	259,528	-40,472	-13.5
Occidental (F. & M.), . . . . .	San Francisco,	300,000	18,506,002	474,095	156,103	323,489	+23,489	7.8	317,992	+17,992	6.0
Orient (Marine), . . . . .	New York,	-	17,790,265	1,827,418	676,919	-	-	-	1,150,499	+121,619	-

TABLE VIII.—*Insurance Companies of other States—Concluded.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1870.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1869.	Surplus or Impair- ment of Capital or Equip., Dec. 31, 1869.	Percentage of Sur- plus or Impair- ment, Dec. 31, '69.	Surplus as regards Policy-holders, Dec. 31, 1870.	Surplus or Impair- ment of Capital or Equip., Dec. 31, 1870.	Percentage of Sur- plus or Impair- ment, Dec. 31, '70.
Pacific (Fire and Marine), .	San Francisco, .	\$1,000,000	\$65,100,008	\$1,777,267	\$473,436	\$1,267,726	+\$267,726	26.8	\$1,278,207	+\$278,207	27.8
People's, . . . . .	San Francisco, .	200,000	10,307,017	323,113	73,379	-	-	-	249,734	+\$49,734	24.9
Phoenix Fire, . . . .	Brooklyn, . .	1,000,000	69,408,652	1,895,010	522,064	1,305,711	+\$305,711	30.6	1,372,947	+\$372,947	37.3
Phoenix (Fire), . . . .	Hartford, . .	600,000	104,056,759	1,738,922	767,106	1,011,375	+\$411,375	68.6	971,816	+\$371,816	62.0
Providence Wash'gton (F.),	Providence, .	200,000	11,750,467	415,149	99,502	332,829	+\$132,829	66.4	315,646	+\$115,646	57.8
Putnam Fire, . . . .	Hartford, . .	400,000	40,672,771	770,783	357,829	427,264	-\$72,736	14.5	412,954	+\$12,954	3.2
Relief Fire, . . . . .	New York, . .	200,000	14,647,855	310,908	61,348	253,966	+\$53,966	27.0	249,560	+\$49,560	24.8
Republic (Fire & Marine), .	New York, . .	300,000	28,487,079	683,478	247,828	488,108	+\$85,338	28.4	435,650	+\$135,650	45.2
Roger Williams, . . . .	Providence, .	200,000	8,795,191	278,967	99,806	190,315	-\$9,685	-4.8	179,101	-\$20,839	-10.4
Security Fire, . . . .	New York, . .	1,000,000	142,100,419	1,879,715	896,185	1,282,462	+\$282,462	28.2	983,529	-\$16,471	-1.6
Standard Fire, . . . .	New York, . .	200,000	12,672,532	371,479	66,240	333,312	+\$133,312	66.7	305,240	+\$105,240	52.4
St. Nicholas (Fire), . . .	New York, . .	150,000	10,295,801	222,572	43,027	179,005	+\$29,005	19.3	179,545	+\$29,545	19.7
Sun (Fire), . . . . .	Cleveland, O., .	200,000	9,520,258	301,340	69,561	215,130	+\$15,130	7.6	231,759	+\$31,759	15.9
Tradesmen's Fire, . . .	New York, . .	150,000	26,884,982	423,181	111,888	317,224	+\$167,224	111.5	311,294	+\$161,294	107.5
Union (Fire and Marine), .	San Francisco, .	750,000	19,936,749	1,115,574	242,450	878,835	+\$128,835	17.2	873,124	+\$123,124	16.4

Union (Fire and Marine), .	Bangor, Me., .	\$200,000	\$7,153,957	\$421,205	\$165,300	-	-	-	\$255,905	+\$55,905	28.0
Union Mutual (F. & M.), .	Philadelphia, .	139,820	4,950,000	265,843	88,889	\$186,555	+\$42,270	30.2	176,954	+32,667	23.4
Washington (F. & M.), .	New York, .	400,000	23,466,678	774,411	132,818	644,165	+24,687	6.2	641,594	+3,416	.9
Watertown Fire, .	Watert'n, N. Y., .	200,000	11,824,000	285,902	42,859	-	-	-	243,043	+43,043	21.5
Westchester Fire, .	New Rochelle, .	200,000	33,890,935	485,214	178,139	300,731	+100,731	50.4	307,176	+107,176	53.6
Western (Fire and Inland), .	Buffalo, N. Y., .	300,000	34,793,760	582,547	215,868	382,482	+82,482	27.5	366,679	+66,679	22.2
Yonkers and New York, .	New York, .	500,000	43,801,957	868,933	280,282	647,091	+147,091	29.4	588,651	+88,651	17.7
Totals, . . . .	. . . .	\$37,578,852	\$2,963,551,742	\$90,671,950	\$28,269,797	*	*	*	\$63,836,663	+\$15,573,814	41.4

\* The withdrawal of several Companies represented in these results for 1869 will readily suggest the reason for omitting the present aggregates and their corresponding percentage. The percentage of surplus for 1869 should be 37.3.



TABLE IX.—*Insurance Companies of other States.*

NAME OF COMPANY.	FIRE BUSINESS.				Ratio of Loss to		MARINE AND INLAND BUSINESS.				Ratio of Loss to	
	Risks Written.	Premiums Received.	Premium Rate.	Losses Paid.	Premiums Received.	Risks Written.	Premiums Received.	Premium Rate.	Losses Paid.	Premiums Received.	Risks Written.	
Ætna, Hartford, .	\$304,389,160	\$3,295,489	1.08	\$1,817,030	55.2	\$25,292,222	\$316,046	1.25	\$191,121	60.47	.76	
Ætna, New York,	19,529,645	164,087	.84	99,710	60.8	519,829	2,569	.49	-	-	-	
Albany City, .	25,380,066	334,442	1.32	309,592	92.6	35,202,657	211,119	.60	218,919	103.69	.62	
American, R. I., .	10,014,199	59,112	.59	55,621	94.1	12,322,403	52,100	.42	37,729	72.42	.31	
American, Pa., .	19,214,623	101,823	.53	68,134	66.9	-	-	-	-	-	-	
American Exch., .	13,803,132	53,594	.39	14,972	27.9	32,500	1,075	3.31	-	-	-	
Andes, Ohio, .	13,196,927	238,210	1.81	22,525	9.5	597,982	5,782	.97	-	-	-	
Astor, N. Y., .	21,234,286	162,108	.76	141,003	87.0	59,833	2,534	3.63	984	38.8	1.41	
Atlantic, N. Y., .	42,384,716	307,501	.73	159,424	51.8	-	-	-	-	-	-	
Atlantic F. & M., .	7,202,547	65,431	.91	61,513	94.0	5,227,545	21,441	.41	9,990	46.59	.19	
Atlantic M., N. Y.,	-	-	-	-	-	322,969,956	4,893,805	1.52	2,553,590	52.18	.79	
Buffalo City, .	22,087,575	214,146	.97	176,348	82.3	-	7,327	-	19,659	268.31	-	
Buffalo F. & M., .	22,665,773	192,000	.67	153,072	79.7	4,262,321	22,190	.52	6,264	28.23	.15	
Capital City, .	6,362,665	40,909	.64	26,105	63.8	-	-	-	-	-	-	
Charter Oak, Ct., .	11,803,054	129,314	1.10	104,732	81.0	-	-	-	-	-	-	

Citizens', N. Y., .	\$41,265,669	\$230,305	.56	\$73,794	32.0	.18	-	-	-	-	-	-
City, N. Y., .	12,741,604	54,133	.42	5,740	10.6	.05	-	-	-	-	-	-
City, Ct., .	34,104,849	346,560	1.02	257,140	74.2	.75	-	-	-	-	-	-
Cleveland, .	25,833,246	269,629	1.04	190,149	70.5	.74	\$9,984,234	\$63,679	.64	\$34,547	54.25	.35
Columbia, .	20,248,773	116,250	.57	84,565	72.7	.42	-	-	-	-	-	-
Commerce, Alb'y,	26,494,947	241,102	.91	174,002	72.2	.66	-	-	-	-	-	-
Commerce, N. Y.,	9,968,950	41,253	.41	14,205	34.4	.14	18,000	730	4.06	-	-	-
Commercial, N.Y.,	13,401,909	75,381	.56	49,786	66.0	.37	-	-	-	-	-	-
Commercial Mut.,	1,218,231	4,489	.37	1,192	26.6	.098	18,610,324	257,881	1.39	81,511	31.61	.44
Connecticut Fire, .	13,105,000	153,879	1.17	75,568	49.1	.58	-	-	-	-	-	-
Continental, N. Y.,	151,055,221	879,445	.58	258,040	29.3	.17	-	-	-	-	-	-
Corn Exchange, .	23,419,355	136,566	.58	99,318	72.7	.42	-	-	-	-	-	-
Delaware Mut. Saf.	24,052,517	146,651	.61	99,603	67.9	.41	54,798,131	756,327	1.38	498,705	65.94	.91
Enterprise, Pa., .	7,675,126	53,334	.69	17,622	33.0	.23	-	-	-	-	-	-
Equitable F. & M.,	4,629,047	57,402	1.24	40,058	69.8	.87	63,478	15,901	25.1	4,612	29.00	7.27

TABLE IX.—*Insurance Companies of other States—Continued.*

NAME OF COMPANY.	FIRE BUSINESS.				MARINE AND INLAND BUSINESS.				Ratio of Loss to	
	Risks Written.	Premiums Received.	Premium Rate.	Losses Paid.	Risks Written.	Premiums Received.	Premium Rate.	Losses Paid.	Premiums Received.	Risks Written.
Excelsior, N. Y., .	\$21,924,347	\$171,489	.78	\$101,397	—	—	—	—	—	—
Fame, Pa., .	3,996,314	36,281	.91	28,560	—	—	—	—	—	—
Fireman's Fund, .	22,401,138	206,876	.92	114,243	\$9,966,935	\$110,967	1.11	\$91,842	82.76	.92
Fireman's, N. Y., .	23,600,967	176,251	.75	130,280	—	—	—	—	—	—
Franklin, Pa., .	55,940,037	536,503	.96	272,882	—	—	—	—	—	—
Fulton, N. Y., .	35,954,293	222,291	.62	126,334	—	—	—	—	—	—
Germania, N. Y., .	70,211,582	557,007	.79	160,920	2,733,335	19,323	.71	126,212	653.16	4.62
Girard, Pa., .	14,162,787	117,019	.83	101,949	—	—	—	—	—	—
Great Western, .	—	—	—	—	104,258,421	1,099,159	1.05	641,785	58.39	.62
Guardian, N. Y., .	8,520,600	72,914	.86	26,638	18,000	912	5.07	—	—	—
Hanover, N. Y., .	57,114,199	447,404	.78	229,076	2,829,959	23,684	.84	44,194	186.60	1.56
Hartford Fire, .	143,411,370	1,591,651	1.11	934,698	—	—	—	—	—	—
Hartford Steam Boiler Insp'n, }	6,788,094	73,335	1.08	2,541	—	—	—	—	—	—
Home, N. Y., .	250,472,410	2,092,585	.84	1,272,003	9,798,651	57,038	.58	16,413	28.78	.17
Home, Ohio, .	16,825,244	208,602	1.24	73,921	—	—	—	—	—	—



## INSURANCE COMMISSIONER.

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Hope, R. I., .	\$6,586,312	\$87,234	1.32	\$83,325	95.5	1.27	-	-	-	-	-	-
Hope, N. Y., .	9,758,577	71,076	.73	51,010	70.4	.51	-	-	-	-	-	-
Ins. Co. of N. A.,	106,936,246	1,056,024	.99	623,234	59.0	.58	\$61,421,085	\$705,624	1.15	\$513,708	72.80	.84
International, .	66,145,161	633,047	.96	398,424	62.9	.60	1,204,946	8,301	.69	20,748	249.95	1.72
Irving, N. Y., .	13,599,252	108,688	.80	94,445	86.9	.69	-	-	-	-	-	-
Lamar, N. Y., .	20,831,380	137,781	.66	91,151	66.2	.44	5,529,831	8,320	.15	2,550	30.65	.05
Lancaster, Pa., .	10,162,545	138,143	1.36	102,844	74.4	1.01	-	-	-	-	-	-
Lorillard, N. Y., .	68,160,447	621,794	.91	318,663	51.2	.47	-	-	-	-	-	-
Manhattan, N. Y.,	69,502,953	715,110	1.03	344,110	48.1	.50	26,176,768	115,652	.44	129,327	111.83	.45
Market, N. Y., .	53,541,486	340,263	.64	184,024	54.1	.34	-	-	-	-	-	-
Mercantile Fire, .	13,346,799	67,109	.50	34,597	51.6	.26	-	-	-	-	-	-
Mercantile Mut., .	-	-	-	-	-	-	66,058,719	801,364	1.21	532,185	66.41	.81
Merchants', Ill., .	45,168,922	432,642	.96	259,403	60.0	.57	16,092,841	139,514	.87	122,635	87.91	.76
Merchants', N. Y.,	29,260,544	160,107	.55	50,594	31.6	.17	-	-	-	-	-	-
Merchants', Ct., .	33,016,669	312,085	.95	232,594	74.5	.70	-	-	-	-	-	-

TABLE IX.—*Insurance Companies of other States—Concluded.*

NAME OF COMPANY.	FIRE BUSINESS.				MARINE AND INLAND BUSINESS.				Ratio of Loss to	
	Risks Written.	Premiums Received.	Premium Rate.	Losses Paid.	Premiums Received.	Risks Written.	Premium Rate.	Losses Paid.	Premiums Received.	Risks Written.
Merchants', R. I.,	\$15,130,391	\$170,549	1.13	\$180,924	106.1	\$2,018,085	1.65	\$13,265	39.80	.66
Narragansett, R. I.,	30,553,714	295,095	.97	284,750	96.8	8,134,634	1.56	83,672	65.98	1.03
National, N. Y.,	13,539,450	59,777	.44	10,198	17.1	64,961	—	—	—	—
National, Me.,	2,266,443	20,978	.93	1,715	8.2	403,096	.22	—	—	—
Niagara, N. Y.,	65,832,047	530,299	.81	325,716	61.4	2,829,958	.77	16,646	75.94	.59
N. Americ'n, N. Y.,	30,890,640	365,267	1.18	254,043	69.5	—	—	—	—	—
N. American, Ct.,	30,944,425	326,584	1.06	256,946	78.7	—	—	—	—	—
Norwich, Ct.,	16,561,058	182,785	1.10	142,052	77.7	—	—	—	—	—
Occidental, Cal.,	21,085,066	199,847	.95	126,249	63.2	7,400,227	1.10	52,742	65.01	.71
Orient Mar, N. Y.,	—	—	—	—	—	69,577,649	1.20	449,702	53.91	.65
Pacific, Cal.,	87,206,027	758,554	.87	408,970	53.9	48,399,032	.77	298,606	79.76	.62
People's, Cal.,	18,333,693	152,899	.83	81,621	53.4	2,095,688	2.94	22,142	35.97	1.06
Phoenix, N. Y.,	90,559,850	724,787	.80	384,675	53.1	30,949,921	.90	197,865	70.76	.64
Phoenix, Ct.,	110,708,946	1,277,514	1.15	756,132	59.2	—	—	—	—	—
Prov. Washington,	14,445,731	126,346	.87	107,563	85.1	—	—	—	—	—

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Putnam, Ct.,	\$50,253,986	\$670,410	1.33	\$507,750	75.7	1.01	-	-	-	-	-	-
Relief, N. Y.,	16,584,442	112,369	.68	68,388	60.9	.41	-	-	-	-	-	-
Republic, N. Y.,	33,078,735	296,769	.90	155,505	52.4	.47	\$2,829,959	\$20,473	.72	\$44,194	215.86	1.56
Roger Williams,	10,465,735	125,292	1.20	126,869	101.3	1.21	2,209,198	34,411	1.56	38,382	111.54	1.74
Security, N. Y.,	153,129,260	1,285,747	.84	826,384	64.3	.54	89,898,854	376,539	.42	301,926	80.19	.34
Standard, N. Y.,	18,847,471	107,924	.57	43,412	40.2	.23	-	-	-	-	-	-
St. Nicholas, N.Y.,	11,492,774	80,917	.70	42,973	53.1	.37	-	465	-	235	50.54	-
Sun, Ohio,	10,541,274	104,751	.99	51,974	49.6	.49	-	-	-	-	-	-
Tradesman's, N.Y.	27,891,882	174,629	.63	120,301	68.9	.43	993,241	3,254	.33	3,623	111.34	.36
Union, Cal.,	23,013,636	193,253	.84	82,413	42.6	.36	17,827,307	205,401	1.15	185,884	90.50	1.04
Union, Me.,	4,157,268	49,639	1.19	35,534	71.6	.85	2,618,646	138,962	5.31	70,986	51.08	2.71
Union Mut., Pa.,	3,750,000	37,758	1.01	31,563	83.6	.84	2,917,000	83,524	2.86	76,869	92.03	2.64
Washington, N.Y.,	38,999,624	245,647	.63	79,115	32.2	.20	8,190,030	22,060	.27	2,794	12.67	.04
Watertown Fire,	7,655,000	66,498	.87	18,214	27.4	.24	-	-	-	-	-	-
Westchester Fire,	20,454,830	191,871	.94	147,495	76.9	.72	-	-	-	-	-	-
Western, Buffalo,	48,871,189	356,871	.73	277,299	77.7	.57	66,913,543	232,648	.33	113,425	50.95	.17
Yonkers & N. Y.,	45,768,957	456,052	1.00	251,091	55.1	.55	-	-	-	-	-	-
Totals,	\$3,298,847,032	\$29,303,534	.89	\$17,283,266	59.0	.52	\$1,162,366,925	\$12,642,000	1.09	\$7,872,188	62.27	.68



TABLE X.—*Insurance Companies of other States.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.	Average Rate to date.
					Prem. Received.	Gross Income.		
<i>Ætna, Ct., . . . . .</i>	\$3,972,894 00	\$3,749,476 00	+\$223,417 00	\$1,081,325 00	29.9	27.2	\$660,000 00	10.60
<i>Ætna, N. Y., . . . . .</i>	192,352 00	237,100 00	—44,747 00	65,390 00	39.2	34.0	72,000 00	12.60
<i>Albany City, . . . . .</i>	589,413 00	690,761 00	—101,348 00	162,250 00	29.7	27.5	—	2.17
<i>American, R. I., . . . . .</i>	141,515 00	144,354 00	—2,839 00	23,993 00	21.6	17.0	24,000 00	15.02
<i>American, Pa., . . . . .</i>	166,144 00	159,901 00	+6,243 00	31,774 00	31.2	19.1	60,000 00	3 54
<i>American Exchange, N. Y., . . . . .</i>	73,902 00	66,908 00	+6,994 00	27,935 00	51.1	37.8	36,000 00	5.50
<i>Andes, Ohio, . . . . .</i>	266,669 00	134,718 00	+131,951 00	112,193 00	46 0	42.1	—	—
<i>Astor, N. Y., . . . . .</i>	191,082 00	239,873 00	—48,790 00	57,886 00	35 2	30.1	40,000 00	12.00
<i>Atlantic, N. Y., . . . . .</i>	338,473 00	302,222 00	+36,251 00	106,798 00	34.7	31.6	36,000 00	14.30
<i>Atlantic Fire and Marine, R. I., . . . . .</i>	105,442 00	108,336 00	—2,894 00	28,843 00	33.2	27.4	8,000 00	6.67
<i>Atlantic Mutual, N. Y., . . . . .</i>	5,572,639 00	5,294,175 00	+278,464 00	626,943 00	12.8	11.3	—	—
<i>Buffalo City, . . . . .</i>	341,610 00	291,793 00	+49,817 00	75,786 00	34.2	22.2	20,000 00	10.00
<i>Buffalo Fire and Marine, . . . . .</i>	243,668 00	251,049 00	—7,381 00	61,209 00	28.6	25.1	30,422 00	11.25
<i>Capital City, Albany, . . . . .</i>	59,257 00	61,686 00	—2,429 00	15,581 00	38.1	26.3	20,000 00	7.09
<i>Charter Oak, Ct., . . . . .</i>	147,733 00	165,842 00	—18,109 00	43,110 00	33.3	29.2	18,000 00	6.00

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Citizens', N. Y., . . . . .	\$270,519 00	\$261,651 00	+\$8,868 00	\$90,160 00	39.1	33.3	\$100,500 00	21.37
City, N. Y., . . . . .	85,385 00	70,471 00	+14,914 00	34,731 00	64.2	40.7	30,000 00	17.06
City, Ct., . . . . .	383,090 00	407,552 00	-24,462 00	110,412 00	31.9	28.8	40,000 00	10.00
Cleveland, Ohio, . . . . .	368,739 00	357,169 00	+11,570 00	113,568 00	34.1	30.8	18,905 00	15.00
Columbia, N. Y., . . . . .	145,833 00	167,383 00	-21,550 00	52,819 00	45.4	36.2	30,000 00	8.00
Commerce, Albany, . . . . .	279,969 00	288,363 00	-8,394 00	74,361 00	30.8	26.6	40,000 00	7.42
Commerce, New York, . . . . .	57,845 00	60,520 00	-2,675 00	24,315 00	57.9	42.0	22,000 00	7.50
Commercial Fire, N. Y., . . . . .	93,728 00	101,794 00	-8,066 00	31,477 00	41.8	33.6	20,000 00	13.33
Commercial Mutual, N. Y., . . . . .	349,939 00	282,151 00	+67,788 00	78,140 00	29.8	22.3	-	-
Connecticut Fire, . . . . .	181,092 00	150,483 00	+30,609 00	50,915 00	33.1	28.1	24,000 00	10.00
Continental, N. Y., . . . . .	1,032,352 00	862,033 00	+170,319 00	396,750 00	45.1	38.4	90,000 00	13.82
Corn Exchange, N. Y., . . . . .	156,230 00	157,243 00	-1,013 00	57,834 00	42.3	37.0	-	8.55
Delaware Mutual Safety, Pa., . . . . .	990,727 00	930,420 00	+60,307 00	141,518 00	15.7	14.3	36,000 00	13.33
Enterprise, Pa., . . . . .	84,071 00	51,110 00	+32,961 00	33,488 00	62.8	39.8	-	6.43
Equitable Fire and Marine, R. I., . . . . .	97,961 00	95,306 00	+2,655 00	22,575 00	30.8	23.0	28,000 00	7.25

TABLE X.—*Insurance Companies of other States—Continued.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.	Average Rate to date.
					Premis. Received.	Gross Income.		
Excelsior, N. Y., . . . . .	\$198,814 00	\$192,117 00	+\$6,697 00	\$70,715 00	41.2	35.6	—	9.62
Fame, Pa., . . . . .	47,180 00	44,688 00	+2,492 00	16,128 00	44.5	34.2	—	—
Fireman's Fund, Cal., . . . . .	435,670 00	405,357 00	+30,313 00	119,272 00	37.5	27.4	\$80,000 00	13.50
Fireman's, N. Y., . . . . .	204,375 00	227,788 00	—23,413 00	56,699 00	32.2	27.7	40,800 00	14.00
Franklin, Pa., . . . . .	738,994 00	624,797 00	+114,197 00	211,915 00	39.5	22.7	140,000 00	18.57
Fulton, N. Y., . . . . .	242,289 00	234,466 00	+7,823 00	88,132 00	39.6	36.4	20,000 00	12.00
Germania, N. Y., . . . . .	647,087 00	598,859 00	+48,228 00	261,727 00	45.4	40.4	50,000 00	8.33
Girard Fire and Marine, Pa., . . . . .	146,399 00	166,005 00	—19,606 00	53,409 00	45.6	36.5	9,980 00	6.75
Great Western, N. Y., . . . . .	1,176,585 00	1,204,135 00	—27,550 00	145,831 00	13.3	12.4	197,570 00	16.00
Guardian, N. Y., . . . . .	89,187 00	78,610 00	+10,577 00	31,972 00	43.3	35.8	20,000 00	5.00
Hanover, N. Y., . . . . .	507,455 00	523,413 00	—15,957 00	210,143 00	44.6	41.4	40,000 00	12.00
Hartford Fire, . . . . .	1,759,187 00	1,646,949 00	+112,238 00	512,871 00	32.2	29.2	200,000 00	—
Hartford Steam Boiler, . . . . .	79,708 00	63,640 00	+16,068 00	61,099 00	83.3	76.7	—	2.50
Home, N. Y., . . . . .	2,427,309 00	2,335,638 00	+91,671 00	847,002 00	39.4	34.9	700,000 00	13.53
Home, Ohio, . . . . .	274,422 00	157,325 00	+117,095 00	83,405 00	40.0	30.4	—	—



## INSURANCE COMMISSIONER.

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Hope, R. I., . . . . .	\$102,874 00	\$123,249 00	-\$10,375 00	\$26,931 00	30.9	26.2	\$13,500 00	3.50
Hope, N. Y., . . . . .	83,365 00	98,058 00	-14,693 00	39,548 00	55.6	47.4	7,500 00	5.00
Ins. Co. of N. America, Pa., . . . . .	1,898,698 00	1,629,542 00	+269,156 00	395,101 00	22.4	20.8	97,500 00	9.50
International, N. Y., . . . . .	737,975 00	715,647 00	+22,328 00	243,843 00	38.0	33.0	52,632 00	4.64
Irving, N. Y., . . . . .	130,573 00	166,057 00	-35,484 00	43,717 00	40.2	33.5	28,000 00	10.37
Lamar, N. Y., . . . . .	181,928 00	185,543 00	-3,615 00	52,842 00	36.2	29.0	39,000 00	10.57
Lancaster Fire, Pa., . . . . .	151,109 00	147,363 00	+3,746 00	44,463 00	32.2	29.4	-	3.00
Lorillard, N. Y., . . . . .	716,536 00	663,778 00	+52,758 00	245,115 00	39.4	34.2	100,000 00	14.00
Manhattan, N. Y., . . . . .	904,533 00	784,480 00	+120,103 00	231,442 00	27.9	25.6	80,000 00	14.00
Market, N. Y., . . . . .	382,733 00	351,487 00	+31,296 00	131,320 00	38.6	34.3	24,000 00	11.56
Mercantile, N. Y., . . . . .	87,137 00	89,461 00	-2,274 00	34,863 00	52.0	40.0	20,000 00	9.47
Mercantile Mutual, N. Y., . . . . .	852,948 00	743,733 00	+109,215 00	120,507 00	15.0	14.1	70,000 00	-
Merchants', Ill., . . . . .	643,265 00	605,661 00	+36,606 00	164,622 00	28.8	25.5	60,000 00	12.00
Merchants', New York, . . . . .	188,570 00	185,150 00	+3,420 00	74,557 00	46.6	39.5	60,000 00	18.35
Merchants', Ct., . . . . .	350,364 00	373,531 00	-23,167 00	100,937 00	32.3	28.8	40,000 00	10.30

TABLE X.—*Insurance Companies of other States—Concluded.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expense to		Cash Dividends Declared.	Average Rate to date.
					Premiums Received.	Gross Income.		
Merchants', R. I., . . . . .	\$231,171 00	\$259,938 00	—\$28,767 00	\$49,749 00	24.4	21.5	\$16,000 00	11.90
Narragansett, R. I., . . . . .	487,593 00	509,777 00	—22,184 00	100,355 00	23.8	20.6	40,000 00	.44
National, N. Y., . . . . .	77,847 00	60,137 00	+17,710 00	25,938 00	43.4	33.3	24,000 00	—
National, Me., . . . . .	21,859 00	11,602 00	+10,257 00	9,888 00	45.2	45.2	—	—
Niagara, N. Y., . . . . .	630,873 00	678,961 00	—48,088 00	236,139 00	42.8	37.4	100,000 00	13.50
North American, N. Y., . . . . .	424,191 00	474,055 00	—49,864 00	169,641 00	46.4	40.0	50,000 00	10.00
North American, Ct., . . . . .	358,267 00	394,464 00	—36,197 00	101,519 00	31.1	28.3	36,000 00	7.30
Norwich, Ct., . . . . .	217,021 00	201,690 00	+15,331 00	59,638 00	32.6	27.5	—	—
Occidental, Cal., . . . . .	322,816 00	307,830 00	+14,986 00	92,283 00	32.8	28.6	—	10.87
Orient, N. Y., . . . . .	875,398 00	631,100 00	+44,297 00	128,305 00	15.4	14.7	—	—
Pacific, Cal., . . . . .	1,305,732 00	1,230,815 00	+74,917 00	363,238 00	32.1	27.8	160,000 00	—
People's, Cal., . . . . .	346,699 00	244,321 00	+102,378 00	69,558 00	32.4	20.1	71,000 00	30.00
Phoenix, N. Y., . . . . .	1,106,326 00	1,028,761 00	+77,565 00	336,220 00	33.5	30.4	110,000 00	13.00
Phoenix, Ct., . . . . .	1,391,147 00	1,331,012 00	+60,135 00	424,880 00	33.3	30.5	150,000 00	17.00
Providence Washington, . . . . .	157,047 00	178,043 00	—21,996 00	41,272 00	32.7	26.3	25,000 00	12.00

## INSURANCE COMMISSIONER.

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Putnam, Ct., . . . . .	\$712,025 00*	\$768,771 00	—\$56,746 00	\$261,021 00	38.9	36.7	-	1.33
Relief, N. Y., . . . . .	130,024 00	129,480 00	+544 00	37,092 00	33.0	28.5	\$24,000 00	7.37
Republic, N. Y., . . . . .	387,908 00	380,950 00	+6,958 00	145,613 00	45.9	37.5	30,000 00	9.50
Roger Williams, R. I., . . . . .	181,399 00	209,499 00	—28,100 00	44,248 00	27.7	24.4	-	11.03
Security, N. Y., . . . . .	1,753,391 00	1,733,552 00	+19,839 00	489,274 00	29.4	27.9	85,000 00	9.71
Standard, N. Y., . . . . .	129,774 00	144,841 00	—15,067 00	54,679 00	50.7	42.1	46,750 00	10.00
St. Nicholas, N. Y., . . . . .	92,319 00	92,803 00	—484 00	34,594 00	42.5	37.5	15,000 00	-
Sun, Cleveland, O., . . . . .	128,188 00	107,148 00	+21,040 00	34,173 00	32.6	26.7	21,000 00	10.00
Tradesman's, N. Y., . . . . .	204,753 00	209,306 00	—4,553 00	64,452 00	36.2	31.5	21,000 00	8.50
Union, Cal., . . . . .	502,111 00	508,161 00	—6,050 00	127,937 00	32.1	25.5	112,500 00	11.29
Union, Me., . . . . .	203,936 00	162,142 00	+41,794 00	20,385 00	10.8	100.0	20,000 00	-
Union Mutual, Pa., . . . . .	138,509 00	138,372 00	+137 00	19,483 00	16.1	14.1	8,657 00	6.00
Washington, N. Y., . . . . .	307,007 00	284,345 00	+22,662 00	113,259 00	42.3	36.9	52,000 00	14 00
Watertown, N. Y., . . . . .	80,373 00	53,048 00	+27,325 00	24,833 00	37.3	30.5	10,000 00	10.00
Westchester Fire, N. Y., . . . . .	215,527 00	223,333 00	—7,856 00	75,888 00	39.6	35.2	-	-
Western, N. Y., . . . . .	612,528 00	628,059 00	—15,531 00	174,177 00	26.8	25.4	63,158 00	-
Yonkers and New York, . . . . .	509,023 00	497,553 00	+12,470 00	195,145 00	42.8	38.3	51,316 00	7.50
Totals, . . . . .	\$47,610,475 00	\$45,323,290 00	+\$2,909,501 00	\$12,679,083 00	30.2	26.6	\$4,036,690 00	10.34

\* The Company received in addition to this amount \$100,000 as increase of capital.



## REPORT OF THE

TABLE XI.—Foreign Fire Insurance Companies (for year ending Dec. 31, 1869).

NAME OF COMPANY.	Cash Capital.	Amount at Risk, Dec. 31, 1870.	Gross Assets.	Gross Liabilities.	Surplus as re- gards Policy- holders, Dec. 31, 1868.	Surplus or Im- pairment of Cap- ital or Scrp, Dec. 31, 1868.	Percentage of Surplus or Im- pairment, Dec. 31, 1868.	Surplus as re- gards Policy- holders, Dec. 31, 1869.	Surplus or Im- pairment of Cap- ital or Scrp, Dec. 31, 1869.	Percentage of Surplus or Im- pairment, Dec. 31, 1869.
Imperial (Fire), . . . .	\$3,500,000	\$694,158,910	\$5,438,665	\$283,828	\$3,830,126	\$3,230,126	38.35	\$319,550*	\$211,950	6.06
Liverpool and London and Globe, . . . . .	1,958,760	1,128,386,950	20,136,420†	7,943,958	15,529,456	7,488,216	93.1	16,313,638	14,354,878	732.85
North British and Mercantile,	1,350,000	417,052,425	4,104,598	1,005,724	3,813,856	-	-	3,598,874	2,345,874	173.77
Queen (Fire), . . . .	955,860	80,727,855	2,347,495	966,525	1,414,544	458,684	47.99	1,380,965	425,108	44.5
Royal Fire, . . . .	1,445,375	624,824,500	9,274,776	6,328,575	2,519,445	1,077,273	74.7	2,948,199	1,502,720	103.96
Totals, . . . . .	\$9,209,995	\$2,945,150,640	\$41,301,954	\$16,528,610	\$27,107,427	\$12,254,299	111.00	\$24,561,226	\$18,840,530	204.57

\* £580,000 was capitalized during the past year. This Company does a fire business only.

† Including assets of fire and life department.

TABLE XII.—*Foreign Fire Insurance Companies.*

NAME OF COMPANY.	HOME OFFICES—1869.					UNITED STATES BRANCHES—1870.					Ratio of Losses to	
	Risks Written.	Premiums Received.	Premium Rate.	Losses Paid.	Premiums Received.	Risks Written.	Premiums Received.	Premium Rate.	Losses Paid	Premiums Received.	Ratio of Losses to	Risks Written.
Imperial, . . .	\$694,158,910	\$2,250,020	.32	\$1,180,883	52.5	\$77,377,439	\$612,100	.79	\$456,130	74.5		.59
Liverpool and London } and Globe, . . . }	1,151,345,250	4,523,083	.39	2,307,529	51.0	231,442,463	2,095,317	.91	1,035,512	49.4		.45
North British and } Mercantile, . . . }	739,930,375	2,527,145	.34	987,170	39.1	122,223,834	1,104,877	.90	819,730	74.2		.67
Queen, . . .	299,151,490	713,479	.24	388,455	54.4	36,020,710	276,440	.77	213,775	77.3		.59
Royal, . . .	738,724,500	2,425,903	.33	1,453,328	59.9	-	547,229	-	322,491	58.9		-
Totals, . . .	\$3,623,310,525	\$12,439,630	.34	\$6,317,365	50.8	\$467,064,446	\$4,635,963	.88	\$2,847,638	61.4		.61

TABLE XIII.—*Foreign Companies—1869.*

NAME OF COMPANY.	Gross Income.	Gross Cash Expenditures.	Excess of Income.	Expenses.	Ratio of Expense to		Cash Dividends Declared.	Rate per cent. of Dividend.
					Prem. Received.	Gross Income.		
Imperial, . . . . .	\$2,444,352 00	\$2,223,263 00	\$221,089 00	\$752,380 00	26.3	30.8	\$300,000 00	8.57
Liverpool and London and Globe, .	4,865,135 00	4,106,303 00	758,832 00	1,211,145 00	18.3	24.9	-	-
North British and Mercantile, . .	3,382,390 00	2,719,285 00	663,105 00	878,613 00	24.2	26.0	200,000 00	14.82
Queen, . . . . .	810,365 00	672,092 00	138,273 00	220,845 00	22.3	27.3	62,930 00	6.58
Royal, . . . . .	2,533,570 00	2,282,240 00	251,330 00	660,532 00	22.2	26.1	168,289 00	11.64
Totals, . . . . .	\$14,035,812 00	\$12,003,183 00	\$2,032,629 00	\$3,723,515 00	21.8	26.5	\$731,219 00	10.08



TABLE XIV.—Synopsis of Preceding Tables, Guarantee Capital, Amount at Risk, Assets, Liabilities and Surplus.

CLASS OF COMPANIES.	Guarantee Capital.	Amount at Risk.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1869.	Surplus or Impairment of Capital or Scrip, Dec. 31, 1869.	Percentage of Surplus or Impairment, Dec. 31, 1869.	Surplus as regards Policy-holders, Dec 31, 1870.	Surplus or Impairment of Capital or Scrip, Dec. 31, 1870.	Percentage of Surplus.
Massachusetts Mutual Fire,	-	\$367,014,596	\$5,105,440	\$2,552,259	\$2,280,024	-	-	\$2,566,662	-	-
Massachusetts Mutual Marine } and Fire Marine, . . . }	\$1,730,454	38,402,077	4,631,952	1,434,722	3,113,203	38.3	38.3	822,956	+\$822,956	47.6
Massachusetts Joint Stock, . .	7,851,800	394,929,939	17,799,757	4,122,119	12,803,747	79.0	79.0	13,577,657	+\$5,732,984	73.4
Insurance Companies of other } States, . . . . }	37,578,852	2,963,551,742	90,071,950	28,209,797	63,931,956	28.3	28.3	63,836,663	+\$15,573,814	41.4
Foreign Fire Insurance Com- } panies, . . . . }	9,209,995	2,945,150,640	41,301,954*	10,528,610	27,107,427	121.0	121.0	24,561,226	+\$18,840,530	204.6
Totals, . . . . .	\$56,371,101	\$6,709,048,994	\$159,511,053	\$52,907,507	\$109,236,357	46.71	46.71	\$105,165,164	+\$41,000,284	72.7

\* The surplus held by Companies of other States and Countries, as reported for 1870 on page lxx, is made up on the basis of last year, including both fire and life assets of two Foreign Companies. One of these has since revised its return, excluding the latter class of assets, and consequently reducing the aggregate surplus reported on this page.

TABLE XV.—Synopsis—Continued. Risks Written, Premiums Received and Losses Paid.

CLASS OF COMPANIES.	FIRE BUSINESS.				MARINE AND INLAND BUSINESS.				Ratio of Loss to	
	Risks Written.	Premiums Received.	Premium Rate.	Losses Paid.	Premiums Received.	Premium Rate.	Losses Paid.	Premiums Received.	Ratio of Loss to	
Massachusetts Mutual Fire, .	\$134,487,689	\$1,601,162	1.19	\$521,447	.42	32.6	-	-	-	-
Massachusetts Mutual Marine } and Fire Marine, . . . }	11,702,466	69,214	.59	73,673	.63	106.44	\$827,641	61.2	1.62	-
Massachusetts Joint Stock, .	353,286,453	2,305,932	.95	2,315,699	.66	70.1	1,537,859	83.6	1.48	-
Insurance Companies of other } States, . . . . . }	3,298,847,032	29,303,534	.89	17,283,266	.52	59.0	7,872,188	62.27	.68	-
Foreign Fire Insurance Com- } panies, . . . . . }	3,623,310,525	12,439,630	.34	6,317,365	.17	50.8	-	-	-	-
United States Branches, . .	467,064,446	4,635,963	.99	2,847,638	.61	61.4	-	-	-	-
Totals, . . . . .	\$7,888,698,611	\$51,355,435	.65	\$29,359,088	.37	57.2	\$10,237,688	64.6	.78	-
							\$15,833,757	1.20		
							\$1,317,040,614			

TABLE XVI.—Synopsis—Concluded. Gross Cash Income and Expenditures, Expenses and Dividends.

CLASS OF COMPANIES.	Gross Cash Income.	Gross Cash Expenditures.	Excess of Income.	Expenses.	Cash Dividends Declared.	Ratio of Expenses to	
						Prem. Received.	Gross Income.
Massachusetts Mutual Fire, . . . . .	\$2,014,150 00	\$1,676,206 00	\$337,944 00	\$386,103 00	-	24.1	19.2
Massachusetts Mutual Marine and Fire and Marine,	1,714,968 00	1,527,712 00	187,256 00	179,632 00	-	12.6	10.5
Massachusetts Joint Stock, . . . . .	6,393,717 00	6,364,463 00	29,254 00	1,417,301 00	\$1,120,598 00	27.5	22.2
Insurance Companies of other States, . . . . .	47,610,475 00	45,393,290 00	2,217,185 00	12,679,083 00	4,036,690 00	30.2	26.6
Foreign Fire Insurance Companies, . . . . .	14,035,812 00	12,003,183 00	2,032,629 00	3,723,515 00	731,219 00	21.8	26.5
Totals, . . . . .	\$71,769,122 00	\$66,964,854 00	\$4,804,268 00	\$18,385,694 00	\$5,888,507 00	27.4	25.6



## THE BUSINESS OF 1870.

The statistical exhibit given on the preceding pages presents some comparisons not heretofore embraced in that connection, which, perhaps, may be acceptable to those in search of insurance information. All the Companies doing business in the State are represented therein except the Lycoming Fire, whose exhibit appears on pages 460 to 463 of this Report, though its aggregates are included in the following summary of the year's business.

The outstanding risks held by all the Companies at the close of the year amounted to \$6,760,823,925, nearly \$850,000,000 more than at the close of 1869. Of the aggregate amount the Massachusetts Companies held upwards of \$800,000,000, an increase of \$65,000,000 over 1869; the other Companies represented holding \$726,000,000 in excess of the previous year. The total amount of risks written during the year was \$9,238,113,220, or nine per cent. in excess of 1869; the Home Companies writing nearly \$660,000,000, an increase of \$23,000,000.

The aggregate premium receipts on the business thus stated were \$67,644,000, of which \$55,204,000 accrued on risks written in the United States, and \$3,783,000 on risks written in Massachusetts, the Home Companies receiving upwards of eight millions of the whole amount. A suggestive fact appears in this connection, sustaining the view already expressed in this Report, that much of the excess of expenditure over income and the impairment resulting therefrom are traceable to the adoption of unremunerative rates. While the total risks written were nearly ten per cent. *in excess* of 1869, the premium receipts were nearly ten per cent. *less*, distributed in about equal ratio between Home and other Companies. This comparison, however, so unfavorable in appearance and result, should not be accepted as involving too broad an implication, nor is it adduced as applicable in any particular case. The excess of expenditure over income shown by sixty-three Companies in the preceding tabulations may be wholly the result of heavy losses or of causes independent of premium rates, while the reduction of rates may quite as likely exist among those showing an excess of income.

The Home Fire Mutuals, which have materially increased their surplus, show a loss of only fifteen cents on each \$100 at risk ; also, a ratio of loss to premium receipts of thirty-two cents on the dollar, and of expenses twenty-four cents on the dollar, leaving an average of forty-four per cent. for return premiums.

The Home Marine and Fire Marine Mutuals show a small reduction of surplus, with a loss of ninety cents on each \$100 of risk in their fire, and \$2.71 in their marine business. Their ratio of loss to fire premiums was \$106, and to marine premiums sixty-one cents on the dollar, a heavy excess over 1869. Their ratio of expenses to premium receipts was twelve and a half cents on the dollar, and their net ratio of losses and expenses seventy-six cents, leaving twenty-four per cent. for return premiums.

The Home Joint-Stock Companies have a present capital of \$7,851,800, an increase of \$300,000 over 1869. With eighty per cent. of surplus over capital, they paid their stockholders an average dividend of fourteen per cent. Their fire losses for the year were seventy-two cents, and their marine losses \$2.72 on each \$100 at risk ; while the former were seventy, the latter eighty-three and their expenses twenty-eight per cent. of premium receipts.

Companies from other States exhibit a small decrease of capital and an increase of a million and a half on their surplus, making it nearly forty-two per cent. over their capital of \$37,579,000. Twenty-one of these Companies paid no dividend, the remaining seventy-four paying an average of nearly thirteen per cent., the average on the aggregate capital invested being about ten per cent. Their fire losses were fifty-nine, their marine losses sixty-two and their expenses thirty per cent. of premium receipts, showing an average of six per cent. in excess of 1869.

The United States Branches of the Foreign Companies show a small increase in their year's business, having written upwards of \$467,000,000 of risks, and received \$4,636,000 in premiums. Their losses were sixty-one and their expenses twenty-one per cent. of premium receipts. Four of the Companies which these Branches represent paid an average dividend of ten per cent. on their capital, the other making no return.



## SURPLUS AND IMPAIRMENT.

The tabulations spread upon the foregoing pages suggest many topics worthy of consideration, in addition to those already cited. As in every previous year, some Companies show a greater or less degree of impairment; yet in view of the reverses and other untoward circumstances attending the business of the year, it is not only a surprise that the results of disaster are not more extensively exhibited, but it is also a substantial cause of gratulation that the aggregate impairment existing in the comparatively few instances noted is only a mere fraction in excess of 1869. It is moreover a welcome fact, that the hundred and ninety-seven Companies represented in this Report hold a net aggregate surplus as regards both policy and stockholders considerably larger than at the commencement of the year, though nearly half the Companies show a smaller surplus, in some instances largely reduced; while the excess of surplus in 1870 over 1869 is held by the remaining Companies. It should be borne in mind, however, that this result, properly understood, furnishes no argument for those engaged in a *guerrilla* warfare on rates, for if the truth were stated, the reduction of surplus would be found in some cases largely attributable to that source, as well as to poor risks and heavy losses.

Of the sixty-seven Massachusetts Mutuals, all but three show a fair ratio of surplus to their outstanding liabilities. One of the exceptions is the Pacific of New Bedford, now closing up its affairs; another, the Ocean of the same city, has largely reduced its previous impairment; while the remaining one shows an insignificant deficit.

Of the thirty-three Massachusetts Stock Companies, only three show an impairment, comparatively small, the aggregate being but a fraction of six per cent. of their capital.

Of the hundred Companies from other States and countries, the same relative number as among the Home Companies exhibit an impairment of capital. Of these, eight were in possession of a surplus at the close of 1869. Another, the Putnam Fire, of Hartford, which exhibited a serious impairment at the beginning of 1870, has fortunately reversed its position and now shows a surplus over its reduced capital.



During the past year, the financial condition of several Companies has been carefully investigated under the direction of this Department, at their home offices ; while from others, supplementary statements of their affairs have been required. In every instance demanding such investigation, the Department has scrupulously regarded its trust, and it is a pleasure to state that its suggestions and requirements have been willingly accepted and quietly adopted by every Company, thus avoiding unnecessary publicity and best subserving the interests of all concerned. Among others, the affairs of two of the Companies from other States showing the largest relative impairment of capital have been examined at their home offices, since the rendering of their annual statements for 1870. One of these, the Norwich Fire, did not show such a degree of impairment as would legally restrict its acceptance of risks in Massachusetts, and its affairs were found in such condition as to give reasonable assurance of a successful protection of its risks. The Albany City, which had suffered a series of heavy losses, exhibited a larger percentage of impairment, but a reduction of its risks, and consequently of liability and expenditure, and the adoption of measures to assure its financial safety, have been accepted as the readiest and surest means of securing satisfactory results. Supplementary statements from both of these Companies indicate an improving status of their affairs, and the Department, in its supervisory service in behalf of policyholders, entertains strong hope that the business of 1871 will enable them and others in similar position to make substantial progress in the right direction. A reduction of liability and expenditure, even at the expense of a reduced business, may, in many cases, be wisely emulated by some other Companies whose mere good fortune alone has saved them from worse and fatal impairment.

In this connection, the following exhibit of the aggregate assets, liabilities and net surplus of Companies doing business in Massachusetts from 1866 to 1870, inclusive, will be an item of interest. The synopsis of ratios appended show the percentage and average of surplus held by each class of Companies, at the close of each year.

# REPORT OF THE

*Assets, Liabilities and Surplus, 1866 to 1870, inclusive.*  
MASSACHUSETTS MUTUAL COMPANIES.

Y E A R .	Gross Assets.	Gross Liabilities.	Net Surplus as regards Policy-holders.
1866, . . .	\$7,918,008 00	\$3,336,300 00	\$4,581,708 00
1867, . . .	7,346,565 00	3,744,222 00	3,602,343 00
1868, . . .	8,446,066 00	5,009,634 00	3,436,432 00
1869, . . .	9,414,578 00	4,021,351 00	5,393,227 00
1870, . . .	9,737,392 00	3,986,981 00	5,750,411 00

## MASSACHUSETTS JOINT-STOCK COMPANIES.

1866, . . .	\$11,990,982 00	\$2,660,983 00	\$9,329,999 00
1867, . . .	13,981,598 00	4,101,253 00	9,880,345 00
1868, . . .	15,854,858 00	4,174,894 00	11,679,964 00
1869, . . .	16,928,274 00	4,124,527 00	12,804,747 00
1870, . . .	17,799,757 00	4,122,119 00	13,677,627 00

## COMPANIES OF OTHER STATES AND COUNTRIES.

1866, . . .	\$58,984,971 00	\$19,864,918 00	\$39,120,053 00
1867, . . .	112,654,542 00	33,775,513 00	78,879,029 00
1868, . . .	116,402,894 00	55,500,017 00	60,902,877 00
1869, . . .	141,601,145 00	49,520,864 00	92,080,281 00
1870, . . .	144,016,801 00	45,020,579 00	98,996,222 00

## *Comparison of Ratios, 1866 to 1870, inclusive.*

COMPANIES.	Ratio of Assets to Liabilities.					Average.
	1866.	1867.	1868.	1869.	1870.	
Mass. Mutual Companies,	237.33	196.21	168.60	234.11	245.17	216.28
Mass. Joint-Stock Cos, .	450.62	340.92	379.77	410.43	431.82	402.71
Cos. of other States, &c.,	296 93	333.52	209.73	285.94	319.90	289 20
Average, . . .	328 29	290.22	252.70	310.16	332.30	302.73

It appears by this quinquennial exhibit that after meeting their losses and other liabilities, the Home Mutuals have added more than twenty-five, and the Home Joint-Stock nearly fifty per cent. each to their assets and surplus, the two classes combined showing an increase of nearly eight millions in assets, and nearly six millions in surplus. The Companies from other States and countries, largely increased in number, have more than doubled their aggregates in the same time, showing an increase of more than eighty-five millions in assets, and nearly sixty millions in surplus. After the severe reverses, particularly of 1866 and 1870, and the damaging competition of the last two or three years, from the effects of both of which so many Companies have suffered, it is a source of satisfaction that for every \$100 of liability the Home Mutuals hold, in their combined aggregates, nearly \$250 of assets; the Home Joint-Stock nearly \$432 as regards policy-holders; and Companies from abroad nearly \$320\*—their aggregate assets being \$171,000,000, their liabilities \$53,000,000 and their surplus \$118,000,000. Many other results of a similar character might be adduced, but they will readily suggest themselves, certainly to an insurance critic.

#### TAXATION OF FOREIGN INSURANCE COMPANIES.

The long pending suit of the Liverpool and London Life and Fire Insurance Company, plaintiff in error, *vs.* Henry K. Oliver, Treasurer and Receiver-General of the Commonwealth of Massachusetts, in error to the Supreme Judicial Court of the Commonwealth of Massachusetts, was disposed of at the last December term of the United States Supreme Court, at Washington. It will be remembered that in 1865, this Company brought suit against the Commonwealth to recover back a tax assessed and paid under the Act (chap. 224) of 1862, which imposes a tax of four per cent. on all premiums paid by Insurance Companies incorporated or associated under the laws of foreign countries. The decision of the Supreme Court of Massachusetts being adverse to the plaintiff, the case was carried by appeal to the United States Court, which affirmed the right of the State of Massachusetts to impose such tax. The Court also held, that although these Companies are not strictly cor-

\* See note to Table XIV., page lxiii.



porations under the British laws, still, having all the attributes of corporations, and having conferred upon them all the essential privileges of corporations, they must be regarded as such in this country.

Although the principal facts in this case are already well known, yet the decision is of such interest and importance, particularly to Massachusetts, that it appropriately finds place in this Report, in order that it may be preserved among the archives of her Insurance Department. Mr. Justice Miller delivered the opinion of the Court, as follows:—

“The State of Massachusetts, claiming of the plaintiff in error a tax of four per cent. on the premiums received in the course of its business in that State, obtained a decree in her courts enjoining the company from further prosecution of its business until the taxes found to be due were paid. The law of Massachusetts under which this tax was assessed enacts that each fire, marine, and fire and marine insurance company, incorporated or associated under the laws of any government or State other than one of the United States, shall annually pay to the treasurer of the Commonwealth a tax of four per cent. upon all premiums charged or received on contracts made in this Commonwealth for insurance of property.

“The case is brought to this court on the ground, that in its application to the plaintiff in error, the statute of Massachusetts is in conflict with the provision of the Constitution, which confers on Congress the right to regulate commerce with foreign nations and among the States, and with that which secures to the citizens of each State all the privileges and immunities of the several States.

“Assuming that the plaintiff in error is not a corporation, but is a partnership or association of individuals, some of whom are subjects of Great Britain, and others citizens of the State of New York, it is argued that the rights of the former are protected by the treaty between the United States and Great Britain, and the rights of the latter by section 2, article 4, of the Federal Constitution above referred to.

“The case of *Paul vs. Virginia* (8 Wallace, 168), decided that the business of insurance, as ordinarily conducted, was not commerce, and that a corporation of one State, having an agency by which it conducted that business in another State, was not engaged in commerce between the States.

“It was also held in that case that a corporation was not a citizen within the meaning of that clause of the Constitution, which

declares that the citizens of each State shall be entitled to all the privileges and immunities of citizens in the several States, and that a corporation created by a State could exercise none of the functions or privileges conferred by its charter in any other State of the Union, except by the comity and consent of the latter.

“These propositions dispose of the case before us, if plaintiff is a foreign corporation, and was, as such, conducting business in the State of Massachusetts, and we proceed to inquire into its character in this regard.

“The institution now known as the Liverpool and London Life and Fire Insurance Company, doing an immense business in England and in this country, was first organized in Liverpool by what is there called a deed of settlement, and would here be called articles of association.

“This instrument, as far as it could be done without the aid of Parliament, established a company under the name of ‘The Liverpool Fire and Life Insurance Company,’ with a capital of two million pounds sterling, which was divided into one hundred thousand shares of twenty pounds each, and declared its purpose to be making insurance on life and against fire. These shares could be sold and transferred, and executors and administrators represented them in the company on the death of the owner. If, by the laws of the association, a share became forfeited, the owner was released from all further liability to the company. The business of the company was to be conducted by a board of directors exclusively, and they could make by-laws and change and modify them. There was a covenant that suits might be brought by or against the company in the names of one or more directors, which should bind the stockholders, and that no stockholder would plead in abatement the nonjoinder of the others; and it was further covenanted that a judgment so obtained against a director might be made out of the property of any of the stockholders. Numerous other provisions are found in the original articles, which consisted of over a hundred sections, but only those are referred to here which bear on the question we are considering. There were also three subsequent deeds of settlement, and three acts of Parliament were passed to give efficiency to the purposes of the association.

“The first of these acts provided that the association might sue and be sued in the name of the chairman or deputy chairman of the board of directors; that the stockholders might sue the company as plaintiffs or be sued by it as defendants. It regulated the manner in which the shareholders might be made individually liable for the debts of the association; and it declared that the act should not be



construed to incorporate said company or relieve its members from their individual liability, except as provided in the act.

“The second act of Parliament changed the name of the company to that which it now bears, and authorized it to make contracts by the new name, and it also contained a provision that the act should not make the company a corporation; and there is a third act which authorizes amalgamation with another company, and which again provides against its being construed into an act of incorporation or a limited liability partnership.

“It will be seen by this reference to the powers of the association, as organized under the deed of settlement, legalized and enlarged by the acts of Parliament, that it possesses many, if not all, the attributes generally found in corporations for pecuniary profit which are deemed essential to their corporate character.

“1. It has a distinctive and artificial name by which it can make contracts.

“2. It has a statutory provision by which it can sue and be sued in the name of one of its officers as the representative of the whole body, which is bound by the judgment rendered in such suit.

“3. It has provision for perpetual succession by the transfer and transmission of the shares of its capital stock, whereby new members are introduced in place of those who die or sell out.

“4. Its existence as an entity apart from the shareholders is recognized by the act of Parliament which enables it to sue its shareholders and be sued by them.

“The subject of the powers, duties, rights, and liabilities of corporations, their essential nature and character, and their relation to the business transactions of the community, have undergone a change in this country within the last half century, the importance of which can hardly be overestimated.

“They have entered so extensively into the business of the country, the most important part of which is carried on by them—as banking companies, railroad companies, express companies, telegraph companies, insurance companies, etc.,—and the demand for the use of corporate powers in combining the capital and the energy required to conduct these large operations is so imperative, that both by statute, and by the tendency of the courts to meet the requirements of these public necessities the law of corporations has been so modified, liberalized and enlarged as to constitute a branch of jurisprudence with a code of its own, due mainly to very recent times. To attempt, therefore, to define a corporation, or limit its powers by the rules which prevailed when they were rarely created



for any other than municipal purposes, and generally by royal charter, is impossible in this country and at this time.

“Most of the States of the Union have general laws by which persons associating themselves together, as the shareholders in this company have done, become a corporation.

“The banking business of the States of the Union is now conducted chiefly by corporations organized under a general law of Congress, and it is believed that in all the States the articles of association of this company would, if adopted with the usual formalities constitute it a corporation under their general laws, or it would become so by such legislative ratification as is given by the acts of Parliament we have mentioned.

“To this view it is objected that the association is nothing but a partnership because its members are liable individually for the debts of the company. But however the law on this subject may be held in England, it is quite certain that the principle of personal liability of the shareholders attaches to a very large proportion of the corporations of this country, and it is a principle which has warm advocates for its universal application when the organization is for pecuniary gain.

“So also it is said that the fact that there is no provision either in the deed of settlement or the act of parliament for the company suing or being sued in its artificial name forbids the corporate idea. But we see no real distinction in this respect between an act of Parliament, which authorized suits in the name of the Liverpool and London Fire and Life Insurance Company, and that which authorized suit against that company in the name of its principal officer. If it can contract in the artificial name and sue and be sued in the name of its officers on those contracts, it is in effect the same, for process would have to be served on some such officer even if the suit were in the artificial name.

“It is also urged that the several acts of Parliament we have mentioned expressly declare that they shall not be held to constitute the body a corporation.

“But whatever may be the effect of such a declaration in the courts of that country, it cannot alter the essential nature of a corporation or prevent the courts of another jurisdiction from inquiring into its true character, whenever that may come in issue. It appears to have been the policy of the English law to attach certain consequences to incorporated bodies, which rendered it desirable that such associations as these should not become technically corporations. Among these, it would seem from the provisions of these acts, is the exemption from individual liability of the shareholder

for the contracts of the corporation. Such local policy can have no place here in determining whether an association, whose powers are ascertained and its privileges conferred by law, is an incorporated body.

“The question before us is whether an association, such as the one we are now considering, in attempting to carry on its business in a manner which requires corporative powers under legislative sanction, can claim, in a jurisdiction foreign to one which gave those powers, that it is only a partnership of individuals.

“We have no hesitation in holding that, as the law of corporations is understood in this country, the association is a corporation, and that the law of Massachusetts, which only permits it to exercise its corporate function in that State on the condition of payment of a specific tax, is no violation of the Federal Constitution or of any treaty protected by said Constitution.

“The judgment of the Supreme Court of Massachusetts is affirmed.”

Mr. Justice Bradley dissenting :—

“Whilst I agree in the result which the court has reached, I differ from it on the question whether the company is a corporation. I think it is one of those special partnerships which are called joint stock companies—well known in England for nearly a century—and cannot maintain an action or be sued as a corporation in this country without legislative aid. But as it is a company associated under the laws of a foreign country it comes within the scope of the Massachusetts statute, and cannot claim exemption from its operation for the causes alleged in that behalf. It could not have been the intent of the treaty of 1814 to prevent the States from imposing taxes or license laws upon either British corporations or joint stock companies desiring to establish banking or insurance business therein. And certainly these companies cannot be exempted from such laws on the ground that citizens of other States have chosen to take some of their shares.”

#### FOREIGN INSURANCE COMPANIES UNDER THE STATUTE OF 1870.

For the information of the Legislature and of all interested in the results of the legislation of 1870, relating to Companies organized under any foreign government, the annexed summary is deemed appropriate in this connection. Chapter 349 of the Acts of 1870, entitled “An Act regulating certain Mat-



ters of Insurance," contains among others the following provisions :—

"SECTION 1. It shall not be lawful for any insurance company or association created by or organized under the laws of any foreign government other than the states of this Union, or for any partnership, association, firm or individual of such foreign government, or for any agent or agents of such foreign company, association, partnership, firm or individual to make contracts of insurance, or expose such company, association, partnership, firm or individual to loss in this state, in any one risk or hazard to an amount exceeding ten per cent. of the value of the securities deposited by such company, association, partnership firm or individual with the several insurance or other departments of the states of this Union, and ten per cent. of the net assets in the hands of trustees resident in and citizens of any of the United States, subject at all times to the approval of the insurance commissioner of this state, for the general benefit and security of all policy-holders residing in the United States, which shall be immediately available for the payment of losses in this state. Nor shall it be lawful for any such foreign or other insurance company, association, partnership, firm or individual, directly or indirectly, to contract for or effect any re-insurance of any risk on property in this state taken by such company, association, partnership, firm or individual, with any insurance company, association, partnership, firm or individual not authorized to transact the business of insurance in this state in accordance with the laws thereof. Any violation of the provisions of this section shall subject the party guilty thereof to a penalty of five hundred dollars for each violation."

In compliance with the duty imposed by the preceding enactment, the Commissioner forwarded to the American Branch of each of the Foreign Companies doing business in this State, a blank form for a Supplementary Statement covering the important requirements therein specified. To all the interrogatories submitted, every Branch Office has shown a disposition to respond as fully as could be desired; and although the results embrace only a portion of the year (the Act not taking effect till the middle of June), they furnish information of interest never before communicated to this Department.



*Statement of Deposits and Assets.*

COMPANIES.	States in which Deposits or Assets are held.	Par Value of Securities deposited in State Department's.	Par Value of Assets in hands of Trustees.	Market Value.	Actually available for Losses in Massachusetts.
Imperial, . . . .	New York, . . .	\$210,000	-	\$228,050	\$228,050
	Ohio, . . . .	120,000	-	127,800	-
	Virginia, . . .	50,000	-	33,750	33,750
	Oregon, . . . .	50,000	-	55,250	-
	South Carolina,	20,000	-	17,000	17,000
	Tennessee, . .	20,000	-	12,900	-
	Alabama, . . .	10,000	-	7,000	-
	Totals, . . .	\$480,000	-	\$481,750	\$278,800
London and Liverpool and Globe, . . . .	New York, . . .	\$307,000	-	\$328,490	\$328,490
	New York, . . .	-	\$2,704,360	2,067,040	2,067,040
	Ohio, . . . .	100,000	-	102,500	-
	Illinois, . . .	200,000	-	214,000	214,000
	Virginia, . . .	50,000	-	50,000	50,000
	South Carolina,	20,000	-	17,000	17,000
	Tennessee, . .	20,000	-	21,400	21,400
	Alabama, . . .	10,000	-	6,430	6,430
	Totals, . . .	\$707,000	\$2,704,360	\$2,806,860	\$2,704,360
North British and Mer- cantile, . . . .	New York, . . .	\$200,000	-	\$217,000	\$217,000
	New York, . . .	-	\$475,000	510,093	510,093
	Ohio, . . . .	100,000	-	110,500	-
	Illinois, . . .	200,000	-	216,854	216,854
	Virginia, . . .	50,000	-	27,000	-
	West Virginia, .	25,000	-	26,865	-
	Oregon, . . . .	50,000	-	54,250	-
	South Carolina,	20,000	-	17,000	-
	Tennessee, . .	20,000	-	12,800	-
	Alabama, . . .	10,000	-	10,000	-
	Totals, . . .	\$675,000	\$475,000	\$1,202,362	\$943,947
Queen, . . . .	New York, . . .	\$200,000	-	\$221,500	\$221,500
	New York, . . .	-	\$37,581	37,581	37,581
	Tennessee, . .	20,000	-	22,150	-
	Alabama, . . .	10,000	-	6,502	-
	Totals, . . .	\$230,000	\$37,581	\$287,733	\$259,081
Royal, . . . .	New York, . . .	\$235,000	-	\$255,225	\$255,225
	New York, . . .	-	\$227,216	245,248	245,248
	Ohio, . . . .	100,000	-	110,125	-
	Virginia, . . .	50,000	-	55,125	55,125
	Alabama, . . .	10,000	-	10,125	-
	Totals, . . .	\$395,000	\$227,216	\$675,848	\$555,598

It appears from the returns thus made, that these five Foreign Companies now have deposits and other assets in nine of the United States, which are holden for the security of all their American policy-holders. Of the whole amount, \$5,454,553 at market value, consisting mainly of United States stocks and real estate, the sum of \$4,741,786 is immediately available for the payment of losses in Massachusetts. Of the latter, the sum of \$1,881,824 is deposited in State departments, and \$2,859,962 in the hands of trustees. A comprehensive analysis of these items shows the following apportionment:—

COMPANIES.	Deposits in State Departments.	Assets in hands of Trustees.	Available for Losses in Massachusetts.
Imperial, . . . . .	\$481,750	—	\$278,800
London and Liverpool and Globe, . . . . .	739,820	\$2,067,040	2,704,360
North British and Mercantile, .	692,269	510,093	943,947
Queen, . . . . .	250,152	37,581	259,081
Royal, . . . . .	430,600	245,248	555,598
Totals, . . . . .	\$2,594,591	\$2,859,962	\$4,741,786

The gross assets pertaining to the American Branches are stated at \$5,948,407, and the gross liabilities at \$3,037,352, including their American re-insurance fund of \$2,196,990, the latter of course covering Massachusetts risks. It would seem, therefore, that the assets on deposit and in the hands of trustees are sufficiently ample in themselves, provided the latter are held and applied in good faith; and that they will be, it is not intended to suggest a doubt. In addition to this security, and the apparently ample assets held by the Companies at their home offices, and pledged by virtue of their “deeds of settlement,” the individual liability of all their English and American stockholders is also a further guarantee of safety. To its capital so pledged, the Imperial of London has contributed during the past year, £580,000, equivalent to \$2,900,000, making its present paid-up capital \$3,500,000.

The largest single risks written by the American Branches in Massachusetts since the passage of the Act of 1870, have ranged from \$20,000 to \$70,000 each, all within the ten per

cent. limit contemplated by the Act, except in one instance, in which three or four risks of larger amount were taken at first under a misapprehension of its restriction. The aggregate amount re-insured has been very small, and all effected in companies authorized in the State, as provided by the Act. It is confidently hoped that under the legislation of 1870 and 1871, the returns from the Foreign Companies will present a more complete and satisfactory exhibit than heretofore. They certainly owe it to themselves and their American patrons to make the fullest revelations concerning their soundness and strength.

#### INSOLVENCY AND FAILURE.

These are always unwelcome episodes, particularly when resulting from miscalculation and incompetence, and most especially so when precipitated by deliberate mismanagement and deception. That insurance should have its share in this category is only the common contingency to which all business and monetary interests are exposed, and therefore involves no exception or surprise, although liable to be tainted with peculiar developments of rottenness and "irregularity." Misfortune and honest failure are of course exempt from such criticism; but disaster is not always free from its ban. Deception, often bold because of its persistent impudence and reckless daring, and too often successful because of its adroit concealment and long impunity, is not an exclusive prerogative in any department of business; nor is the implication chargeable upon one more than upon another. Yet, without intended reflection upon individual honor and integrity, or upon the character and management of any organization or class of organizations, the confession must be made, that the dawn of millennial soundness and equity, portending all men's good as each man's rule, does not appear to have reached its fulness, even in the insurance world, in which, as in other spheres, human credulity and expectation are as liable to be overruled by occasional and aggravating disaster.

As might have been expected, the recent failure of companies doing a life, fire and marine business, has produced its natural results. One of these unfortunate occurrences was the failure of the Home (Fire and Inland) Insurance Company, of New Haven. This Company was incorporated in 1859; was ad-



mitted to Massachusetts in 1860, with a capital of \$200,000, subsequently reputed to have been increased to half a million in 1864, and in 1866 to a million of dollars in cash, sworn to as having been actually paid in and safely invested, securities being exhibited to the examiner as proof thereof. Its annual statements have been regularly filed, their correctness always certified by the customary affidavit and magistratic attest. The statement rendered to this Department in the beginning of 1870, specified assets amounting to a cash or market value of nearly two millions, including the investment of its capital as before stated, and liabilities not exceeding \$861,000, leaving a clear surplus of nearly one million.

Entering upon his duties a little more than a year ago, the present Commissioner thus found this Company within his jurisdiction, it being then apparently in the full tide of success and reaping a harvest of income from its confiding patrons. A partial expose of its affairs soon compelled official investigation, the Company contriving to make such an exhibit as to secure from the Commissioner of its own State an endorsement of its integrity and solvency, but being only partially successful in maintaining its pretensions under the scrutiny of the Commissioner of New York, pending whose action the Massachusetts Commissioner felt justified in delaying his own. The result was a reduction of the Company's supposed capital to half a million dollars; and as this newly inaugurated status apparently left it in possession of an ample surplus of assets, no reason appeared for its exclusion from Massachusetts.

At this point of time, July 1, 1870, a statement was issued in the name of the Company purporting to be a true exhibit of its affairs under its revised condition, the items presented in this missive being enumerated with some particularity of detail. As their aggregates possess interest in connection with developments so soon following, they are preserved as follows:—

Cash capital, . . . . .	\$500,000 00
<hr/>	
<i>Assets.</i>	
Real estate, . . . . .	\$720,000 00
Bank stocks, . . . . .	80,600 00
State and United States bonds, . . . . .	151,446 82
All other assets, . . . . .	372,161 89
Total Assets, . . . . .	<hr/> \$1,324,208 71

<i>Total Assets brought forward,</i>						\$1,324,208 71
<i>Liabilities.</i>						
Unpaid losses,	.	.	.	.	.	\$122,473 19
Other liabilities,	.	.	.	.	.	180,000 00
Total Liabilities,	.	.	.	.	.	<u>302,473 19</u>
Surplus,	.	.	.	.	.	<u>\$1,022,735 52</u>

This document was immediately transmitted to agents “for private use only” in the negotiation of risks, and did not come under official scrutiny till after the final *denouement*. But this did not long serve its intended purpose; nor could even a new board of officers, elected soon afterwards, and apparently honest in their effort to place the Company upon a sound basis, stay the disease which previous treatment had failed to eradicate.

Finally, at a meeting of the stockholders, held in the closing days of December, the astounding revelation was made that the capital stock of the Company, which had been sworn to year after year as a round million of dollars, had never exceeded \$400,000! that assets sworn to as the property of the Company had never been in its possession! and that as far back as 1867, its existing liabilities, exclusive of capital, were upwards of \$200,000 in excess of its assets! Further investigation is understood to have shown that its present assets (Dec. 31) were insufficient to cover any liability for capital or re-insurance. Propositions looking to a resuscitation of the Company, including the restoration of its re-insurance fund, having been adopted without success, the directors were compelled in January of the present year, to make an assignment of its remaining assets. And all this in face of the reduction (*increase?*) of its million capital to half a million, and its July showing of more than a million of surplus!

Certainly, if even the half of this be true, the enterprise of the Home was a remarkable enterprise; but its peculiar *modus operandi* will probably remain an unwritten chronicle, while the “nobody-to-blame” verdict will doubtless screen much of the blame of its recklessness and disaster.

Since the commencement of this Report, the Commonwealth Fire Insurance Company of New York has been forced to yield



to its misfortunes, and has gone into the hands of a Receiver. The Company's return to this Department for the year ending December 31, 1870, exhibited an impairment of \$38,000, or fifteen per cent. of its capital, against a surplus of \$53,000, or twenty-one per cent., with which it began the year. The same exhibit represented its gross assets at \$320,008, and its gross liabilities at \$108,297, including \$82,631 for its re-insurance fund ; but its capital being \$250,000, the impairment then was not sufficient to warrant official intervention, although the assets, reduced to a cash basis, on going into the Receiver's hands, indicated an impairment increased to thirty per cent. Heavy losses incurred within the last two or three years are assigned as among the principal causes of its disaster, its expenditures having been \$13,000 in excess of its income in 1869, and upwards of \$100,000 in excess of its income in 1870. Whether final liquidation or restoration to a working basis by the repair of capital will result, are questions unsolved at this writing.

The failure of the United States Fire and Marine Insurance Company of Baltimore, which occurred near the close of the year, adds another to the list of unfortunates. Its capital of \$250,000 was impaired nearly seventeen per cent. at the beginning of the year, yet the Company struggled manfully, though in vain, against its reverses, evincing to the last an honorable purpose to meet the liabilities imposed by its heavy losses. In response to the requisition of this Department, the Company promptly closed its agencies in Massachusetts, and withdrew from the State some time prior to its failure.

An investigation of the affairs of the Monitor Mutual Fire Insurance Company of Boston, early in January of the present year, disclosed its insolvent condition, and compelled the Commissioner to apply to a Justice of the Supreme Judicial Court for an injunction restraining it from the further transaction of business, and for the appointment of a Receiver. Upon a hearing of the case, Assistant-Attorney-General Davis appearing for the Commonwealth, a perpetual injunction was granted, and William G. Colburn, Esq., of Boston, was appointed Receiver. The finances of the Company had fallen to a very low ebb, and the Receiver found an insignificant show of assets, only a few



hundred dollars for the liquidation of its liabilities estimated at about \$8,500, with a contingency of increase to \$10,000 from unadjusted losses. Among the rest appeared the usual item of "Agents' Balances," stated at \$800, and worth about twenty-five dollars, probably not quite the average value of that class of assets. About \$30,000 of deposit notes remain subject to the necessary percentage of assessment, the levying of which, it is understood, will be governed by the ruling of the Court, after which the affairs of the Company will be wound up without unnecessary delay or expense.

The Monitor's disaster resulted from reckless speculation in hazardous risks, during the first year of its existence, 1868, a policy which was abandoned in 1870, too late, however, to avert its impending fate. Although the ill-fortune attending its early business induced the adoption of a wiser course, yet, strange as it may seem, on the very eve of failure, and with insolvency glaringly manifest, a dividend of imaginary surplus was deliberately declared, and money borrowed to meet accruing liabilities! But neither change of policy nor anticipated profits of future business could warrant such procedure, even though sanctioned, as in this instance, by officials of unquestioned personal integrity. No Company with its eyes open and in the exercise of reasonable prudence, would hastily practice such methods of business. The Monitor literally died from the effects of its first and fatal mistake, aggravated by entailed misfortune and inadequate sustenance.

In response to a recent petition from several of the policy and stockholders of the Dorchester Fire Insurance Company (not the Dorchester Mutual), asking an investigation of its affairs, various parties were summoned and several hearings had before the Commissioner. Without entering into details, it is only necessary to state here, that the Company was incorporated in 1858 with a capital of \$100,000; that in consequence of numerous losses and other unfortunate circumstances, it was decided in 1865 to wind up its business, the directors being instructed to re-insure outstanding risks and divide the remaining assets among the stockholders; and that a majority of the latter accepted \$50 per share, in full settlement, while the petitioners, declining that offer, received noth-

ing, although as claimed by them, and as shown by evidence, the assets were sufficient for a dividend of seventy per cent.

The last meeting of the stockholders appears to have been held in January, 1866, when a new board of directors was intrusted with the duty of closing the Company's business. From that date, the imperfection and mutilation of its records render an intelligent history of the Company impossible. The directors appear to have been left sole masters of the situation, two or three assuming to manipulate its affairs without legal form or authority, and as best suited their own purposes, one after another resigning, till only a single one remained, who has perpetuated his anomalous administration as president, secretary, treasurer and board of directors. Meanwhile the entire assets of the Company have been absorbed in the purchase of outstanding stock, and in the payment of expenses and of yearly salary which the remaining official has kindly voted to himself, no legitimate or earnest effort appearing to have been made to secure a prompt and equitable distribution. While it is clear, therefore, that the affairs of the Company have been thus illegally managed, it seems equally evident that the stockholders, by apparent default or neglect, unfortunately permitted its interests and assets to pass beyond their control. In this state of things, the Commissioner can only suggest that whatever remedy now exists, lies within their province to seek through such judicial intervention as circumstances may warrant.

The Shawmut Mutual Fire, of Boston, has been in the hands of a Receiver nearly twelve years. It will be seen by the statement of its affairs, on page 498 of this Report, that the remaining assets, good, bad and indifferent, amount to \$38,554, including \$37,000 of premium notes, with outstanding liability of nearly \$14,000. All claims and suits pending in New Hampshire, and nearly all in Maine, have been finally settled, and it is a pertinent question whether the whole matter should not be at once adjudged a finality.

#### MISCELLANEOUS NOTES, NEW LEGISLATION, ETC.

In estimating the total fire and marine losses of the country in 1870, it is not easy to reach anything more than approximate results. From the best data which this Department has been



able to gather, the fire losses appear to have been nearly sixty and the marine nearly twenty millions, both considerably in excess of 1869. But without assuming the correctness of these figures, it will be sufficient to cite here the experience of Companies doing business in Massachusetts as shown by the statistics now presented. The fire losses paid by these Companies amounted to nearly thirty and the marine to more than ten millions, or an aggregate of more than forty millions of dollars—nearly ten per cent. in excess of 1869. Of the whole amount, the Home Companies paid upwards of five millions, or about twenty-five per cent. in excess of 1869, the amount paid by others being nearly eleven per cent. in excess of the previous year. In this connection, the statistics of 1870 show the very handsome aggregate of nearly two hundred and ninety-eight millions of fire and marine risks written in Massachusetts alone by Companies from abroad, almost thirty-eight millions, or fifteen per cent. in excess of 1869, the premium receipts thereon amounting to nearly four millions, or about four per cent. less than in the previous year. It is shown also that in risks written and in premiums received, the Home Companies have well maintained their position in the contest, some of the Mutuels having been fortunately able to make liberal returns to their policy-holders. One of them, the Hingham Mutual Fire, has returned eighty per cent. of the premium paid on seven-year policies expiring during the year.

Since the previous pages of this Report were printed, two more Companies have withdrawn from the State, the Union Fire of Baltimore, and the Girard Fire of Philadelphia. These withdrawals reduce the number of Companies from abroad to 98, and the whole number doing a fire and marine business in the State to 195. Two or three new Companies are anticipating an early entrance into the State, and if admitted the number will still be maintained.

As these last pages of the present Report go to press (May 13), the Commissioner records with satisfaction the passage by the Legislature of an important Act, requiring a thorough examination of the financial condition of all Home Companies triennially, or whenever deemed necessary for the protection of



policy-holders; directing also an investigation into the affairs of Companies not incorporated in this Commonwealth and doing business therein, whenever deemed necessary as aforesaid; and providing for a better organization of the increasing and laborious service of this Department, as recommended in its last Report. The Act reads as follows:—

AN ACT relating to Insurance Companies.

*Be it enacted, &c., as follows:*

SECT. 1. It shall be the duty of the insurance commissioner, by himself or his deputy, at least once in three years, and whenever he deems it necessary for the protection of policy-holders, to visit each insurance company incorporated in this Commonwealth, and thoroughly examine its financial condition and ability to fulfil its obligations, and ascertain whether it has complied with all the provisions of law applicable to the company and its transactions.

SECT. 2. He shall in like manner, whenever he deems it necessary for the protection of policy-holders in this Commonwealth, visit and examine, as aforesaid, any insurance company not incorporated in this state and doing business by agencies therein. He may employ such assistants as are necessary in making the examination; and all the expenses of an examination without the Commonwealth shall be borne by the company examined.

SECT. 3. For the purposes aforesaid, the commissioner or his deputy shall have free access to all the books and papers of any insurance company doing business in this Commonwealth, and may examine under oath its officers or agents relative to its business and condition. If any company not incorporated in this state, its officers or agents, refuse to submit to such examination or to comply with any provisions of this act in relation thereto, the authority of such company to do business in this Commonwealth shall cease.

SECT. 4. Whenever he deems it expedient, the commissioner shall publish in the newspaper in which the general laws are published the result of any examination made as aforesaid. If it appears to the commissioner upon such examination that any company not incorporated in this state is in an unsound condition, or if the company refuses to submit to an examination as aforesaid, he shall revoke all certificates of authority granted in behalf of such company or its agents and shall cause notice thereof to be published in the newspaper aforesaid, and all new business thereafter done by the company or its agents in this Commonwealth shall be deemed to be done in violation of law.

SECT. 5. No insurance company or association incorporated or formed in this Commonwealth shall issue policies until, upon examination by the insurance commissioner or his deputy, it is found to have complied with the laws thereof; nor until a certificate is obtained from said commissioner setting forth such fact and authorizing such company to issue policies. Every such company or association shall pay into the treasury of the Commonwealth for the examination required by this section, the sum of thirty dollars.

SECT. 6. For such additional assistance as the insurance commissioner may find necessary in the discharge of the duties imposed by this act and by existing laws, he may appoint, with the approval of the governor and council, and subject to removal with their consent, a deputy commissioner, who shall receive an annual salary of three thousand dollars; and he may also employ such additional clerical assistance as may be required in connection with the fire and marine department, at an expenditure not exceeding fifteen hundred dollars per annum.

SECT. 7. The provisions of all general laws relating to the taxation of insurance companies incorporated in this Commonwealth, are hereby extended to all companies, associations and individuals formed or associated and engaged in any kind of insurance business therein, involving indemnity or guarantee against fire and marine losses or losses by lightning or otherwise, whether incorporated or not; and such companies, associations and individuals, and their officers and agents, shall be subject to the same duties, obligations and penalties, and the insurance commissioner shall have the same powers and duties in relation thereto, as are or may hereafter be provided by the general laws in regard to insurance companies incorporated in this state.

SECT. 8. Whoever acts or aids in any manner in negotiating contracts of re-insurance, or placing such risks, or effecting such insurance, for any party other than himself, receiving compensation therefor, shall be deemed to be an insurance broker, within the meaning of section one of chapter ninety-three of the acts of the year eighteen hundred and sixty-nine.

SECT. 9. The provisions of section eight of chapter fifty-eight of the General Statutes are hereby so amended, that the report therein required to be made to the secretary of the Commonwealth, relative to violations of law by an insurance company, its officers or agents, may be made directly to the attorney-general.

SECT. 10. The provisions of section seventy of chapter fifty-eight of the General Statutes, relating to taxes, penalties and obligations imposed by the laws of any other state upon insurance com-



panies incorporated or organized under the laws of this state and transacting business in such other state, or upon the agents of such insurance companies, shall be held to include fees charged for certificates of license issued to insurance agents or brokers.

SECT. 11. This act shall take effect upon its passage.

While enforcement of the provisions of this Act will do much to protect the interests of insurance patrons, it will also prove a positive advantage to Companies entitled to public confidence. Every such Company will yield ready and willing compliance. With the appointment of a Deputy-Commissioner, and a re-arrangement of the clerical duties of the Department as now authorized, its administration will be essentially strengthened, and an earlier rendition of its Annual Reports effectually secured.

The proposition for a Congress of State insurance officials and others whose experience and position have identified them with the great interests of insurance, is already a matter of public knowledge. The last week in the present month (May) has been assigned for this gathering in New York, and it is confidently hoped that its mutual consultations and recommendations will prove a potent agency in securing wise and equitable legislation, and in forwarding the best interests of the insuring and the insured.

In conclusion, the hope is earnestly entertained that the business of insurance in 1871, recovering from the depression and profitless competition of the past, may assume new vigor and healthful growth. Unswerving equity and mutual protection, coupled with individual honesty, business capacity and prudent administration, will command prosperity, soundness and public confidence; while the principle of insurance thus developed and strengthened, will continue to extend its magnificent area of protection and beneficence.

Respectfully submitted.

JULIUS L. CLARKE,  
*Insurance Commissioner.*



# REPORT OF THE

## *Statement of the Receipts and Expenditures of the Insurance Department for the year ending December 31, 1870.*

[Made pursuant to Chapter 267, Section 9, Acts of 1867.]

### RECEIPTS.

Compensation for valuation of life insurance policies, . . .	\$18,411 46
Fees for certificates of authority to agents, sub-agents and brokers, . . .	5,830 00
for filing annual statements, . . . . .	3,060 00
for licenses reciprocal to laws of other States, . . . . .	6,500 00
for filing charters and preliminary statements, . . . . .	780 00
for examining capital stock of new companies, . . . . .	150 00
for copies, . . . . .	9 50
for valuation certificates, . . . . .	162 00

\$34,902 96

### EXPENDITURES.

Salary of Insurance Commissioner, . . .	\$2,000 00
of Geo. W. Sargent, Chief Clerk, . . .	2,000 00

*Actuarial and Clerical service in the Valuation of Life Insurance Policies, viz. :—*

Charlotte E. Weis, Clerk, . . . . .	856 33
Lilian A. Ingraham, Clerk, . . . . .	790 84
Elizabeth W. Harrington, Clerk, . . . . .	785 00
Susan C. Allen, Clerk, . . . . .	788 67
Italia M. Johnson, Clerk, . . . . .	797 34
Caroline L. Sawyer, Clerk, . . . . .	795 17
Mary R. Hamlet, Clerk, . . . . .	715 00
Sarah J. Leeds, Clerk, . . . . .	825 50
Isabel A. Swain, Clerk, . . . . .	795 17
Emma F. Wise, Clerk, . . . . .	790 17
Frances J. Dyer, . . . . .	747 00
Affie N. Tenney, . . . . .	436 93
Helen A. Pierce, . . . . .	250 00
Mary A. Allen, . . . . .	170 00
Elizabeth R. Rogers, . . . . .	100 00
James L. Goodridge, . . . . .	800 00
For other clerical assistance, . . . . .	375 00

compensation of Commissioner for actuarial services, . . . . . 3,000 00

\$17,818 12

*Other Expenses.*

Printing, Blank and Record Books, Binding, &c., . . . . .	\$989 34
Postage, Expressage and Telegrams, . . . . .	572 04
Paper, Envelopes and small Stationery, . . . . .	174 40

*Amounts carried forward, . . .* \$1,735 78

\$17,818 12

\$34,902 96

## INSURANCE COMMISSIONER.

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## EXPENDITURES—Continued.

<i>Amounts brought forward,</i> . . .	\$1,735 78	\$17,818 12	\$34,902 96
All other Stationery, . . . .	139 45		
Printing Insurance Laws, . . . .	274 78		
Insurance Periodicals, . . . .	57 50		
Document Boxes, . . . .	22 00		
Copying Press, . . . .	15 25		
Binding and Lettering Returns, . . . .	49 00		
Serving Subpœnas, . . . .	7 50		
		2,301 26	
		<u>\$20,119 38</u>	
RECAPITULATION.			
Expended in Life Department, . . . .		\$14,542 75	
Expended in Fire Department, . . . .		5,576 63	
Total Expenditures, . . . .			20,119 38
Surplus of Department Fees accrued to Commonwealth, . . . .	. . .	. . .	\$14,783 58





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MASSACHUSETTS MUTUAL  
FIRE INSURANCE COMPANIES.

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DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DECEMBER 31, 1870.

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## DETAILED STATEMENT OF ASSETS AND LIABILITIES.

## ABINGTON MUTUAL FIRE INSURANCE COMPANY, ABINGTON.

[Incorporated May 30, 1856. Commenced business June 15, 1857.]

BAXTER COBB, *President.**Secretary,* FREEMAN P. HOWLAND.*Office, Washington Street, Abington.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company :—

	Par value.	Market value.
United States Securities (not described in detail),	\$6,200 00	\$6,690 00

Railroad Bond :

Union Pacific Railroad Bond, . . . . .	\$1,000 00	\$730 00
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Cash Loans :—

Note of A. S. Stetson and others, Trustees of Puritan Lodge, F. A. M., . . . . .		\$1,000 00
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All other Assets and Property owned by the Company :—

Safe and Office Furniture, . . . . .		\$125 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1871.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$500 00
Loans on mortgage of real estate (first liens),* . . . . .	2,400 00
Cash market value of U. S. stocks and securities, . . . . .	6,690 00
Railroad stocks and bonds, . . . . .	730 00
Other cash loans, . . . . .	1,000 00
<i>Amount carried forward, . . . . .</i>	<i>\$11,320 00</i>

* Value of lands mortgaged, without buildings, . . . . .	\$1,550 00
Value of buildings thereon, . . . . .	6,700 00

Total value of mortgaged premises, . . . . .	\$8,250 00
Amount of insurance held as collateral, . . . . .	3,900 00

<i>Amount brought forward,</i>		\$11,320 00
Cash on hand in the office of the Company,		99 18
Cash deposited in the Abington National Bank,		493 68
Interest (not included above) due and not paid,		
\$32; accrued but not due, \$31.76,		63 76
All other Assets and Property,		125 00
Gross present Assets,		<u>\$12,101 62</u>

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire-risks,		\$9,116 18
Return premiums on settled, cancelled or surrendered policies,		165 29
All other debts and obligations; viz., Salaries, \$150; office, agency and incidental expenses, \$27.75,		177 75
Gross present Liabilities,		<u>9,459 22</u>
Surplus,		<u>\$2,642 40</u>

## ANNISQUAM MUTUAL FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated March 11, 1847. Commenced business December 28, 1847.]

NATHANIEL DULEY, *President.**Secretary,* JAMES S. JEWETT.*Office at Annisquam, Mass.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Bonds,	\$1,300 00	\$1,391 00

Cash Loans:—

Individual notes,	\$1,363 74
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Other Debts, Claims and Demands owing the Company:—

Cash in hands of Treasurer,	\$152 61
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All other Assets and Property owned by the Company:—

Interest due and not paid,	\$9 00
Interest accrued not due,	59 15
Cash in the Gloucester Savings Bank,	398 42
Safe,	85 00
Stamps on hand,	7 30
	<u>\$558 87</u>



## SUMMARY OF ASSETS, DECEMBER 31, 1871.

Cash market value of United States stocks and securities, .	\$1,391 00
Other cash loans, . . . . .	1,363 74
Cash on hand in the Office of the Company, . . . . .	152 61
Cash deposited in the Gloucester Savings Bank, . . . . .	398 42
Interest (not included above) due and not paid, \$9.00; accrued but not due, \$59.15, . . . . .	68 15
All other Assets and Property, . . . . .	92 30
Gross present Assets, . . . . .	<u>\$3,466 22</u>

## ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February 8, 1860. Commenced business October 1, 1860.]

WALDO HIGGINSON, *President.**Secretary,* E. H. SPRAGUE.*Office, No. 31 Kilby Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company :—

	Par value.	Market value.
United States 10-40 5 per cent. Bonds, . . .	\$10,000 00	\$10,675 00
“ “ 6 per cent. Bonds of 1881, . . .	10,000 00	11,050 00
	<u>\$20,000 00</u>	<u>\$21,725 00</u>

## State Bonds :—

Massachusetts 5 per cent. Gold Bonds, . . .	\$10,000 00	\$9,550 00
Rhode Island 6 per cent. currency Bonds, . . .	10,000 00	9,925 00
	<u>\$20,000 00</u>	<u>\$19,475 00</u>

## Railroad Stocks and Bonds :—

	Par val. per share.	Market val. per share.	Total Market val.
50 shares Northern (N. H.) Railroad, . . .	\$100 00	\$106 50	\$5,325 00
50 “ Portland, Saco and Portsmouth Railroad, . . . . .	100 00	116 00	5,800 00
Connecticut River Railroad Mortgage Bonds, . . . . .	1,000 00	1,025 00	6,150 00
Old Colony and Newport Railway 7 per cent. Bonds, . . . . .	1,000 00	1,022 50	4,090 00
			<u>\$21,365 00</u>

## Stocks, Bonds and Securities held as Collateral Security for Cash Loans :—

\$11,000 10 per cent. Bonds of Leavenworth,		
	Total cash Market value.	Amount loaned thereon.
Lawrence and Galveston Railroad at 99, . . .	\$10,890 00	\$7,000 00

## Other Cash Loans :—

Loans on personal security, . . . . .	\$9,695 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$21,725 00	
State, county, city and town bonds and loans,	19,475 00	
Railroad stocks and bonds, . . . . .	21,365 00	
Cash loans on collateral security of stocks, Bonds, and other Securities, . . . . .	7,000 09	
Other cash loans, . . . . .	9,695 00	
Cash on hand in the office of the Company, . . . . .	35 40	
Cash deposited in the Columbian National Bank,	1,057 78	
Premium notes taken for marine and inland risks, not yet due, . . . . .	63 00	
Interest (not included above) accrued but not due,	947 43	
Gross present Assets, . . . . .	—————	\$81,363 61

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$46,071 42	
State and local taxes due or accrued, . . . . .	174 13	
All other debts and obligations; viz., Rents, . . . . .	171 66	
Gross present Liabilities, . . . . .	—————	46,417 21
Surplus, . . . . .		\$34,946 40

ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY,  
ATTLEBOROUGH.

[Incorporated February 24, 1844. Commenced business July 11, 1845.]

JOSEPH W. CAPRON, *President.*      *Secretary,* HORATIO N. RICHARDSON.  
*Office, Main Street, Attleborough.*

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash on hand in the office of the Company, . . . . .	\$461 04	
Cash deposited in the Providence Co. Savings Bank, . . . . .	2,373 95	
Cash deposited in the Pawtucket Institution for Savings, . . . . .	1,554 00	
Net amount due from agents for premiums col- lected during the year, . . . . .	186 57	
Gross present Assets, . . . . .	—————	\$4,575 56

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, . . . . .	\$2,694 55	
Gross present Liabilities, . . . . .	—————	2,694 55
Surplus, . . . . .		\$1,881 01

## BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY, YARMOUTH.

[Incorporated March 2, 1833. Commenced business August 1, 1833.]

DAVID K. AKIN, *President.**Secretary,* AMOS OTIS.*Office, No. 64 Hallett Street, Yarmouth Port.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds of 1865, .	\$18,000 00	\$19,260 00

County and City Stocks and Bonds:—

Note of County of Barnstable, . . . .	\$3,000 00	\$3,000 00
City of Sheboygan (Wis) Bond, . . . .	750 00	400 00
		<hr/>
		\$3,400 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
30 shares First National Bank, Yarmouth, .	\$100	\$125	\$3,750 00
16 " Tremont National Bank, Boston, . .	100	125	2,000 00
10 " Falmouth National Bank, Falmouth, .	100	110	1,100 00
15 " National Bank of Redemption, Boston,	100	130	1,950 00
4 " Massachusetts National Bank, Boston, .	250	300	1,200 00
			<hr/>
			\$10,000 00

Railroad Stocks:

85 shares Cape Cod Railroad, . . . .	\$60	\$70	\$5,950 00
\$3,000 Union Pacific First Mortgage Bonds, .	100	77	2,310 00
			<hr/>
			\$8,260 00

Other Securities:—

Deposited in Barnstable Savings Bank, . . . .			\$1,000 00
Deposited in Hyannis Savings Bank, . . . .			800 00
			<hr/>
			\$1,800 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Loaned to Joshua W. Higgins and others, with a County of Sheboygan (Wis.) Bond as collateral,	\$1,000 00	\$1,000 00
Loaned to Watson Thatcher and Frank Thatcher on 4 shares Stock, . . . . .	500 00	900 00
Loaned to E. F. Fisher on United States Bonds, .	106 00	100 00
		<hr/>
		\$2,000 00

Other Cash Loans:—

	Cash value.
Eleven promissory notes of individuals, secured by satisfactory indorsers, amounting to . . . . .	\$8,532 00



## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$225 00	
Cash market value of U. S. stocks and securities,	19,260 00	
State, county, city and town stocks, bonds and loans,	3,400 00	
State and national bank stocks,	10,000 00	
Railroad stocks and bonds,	8,260 00	
Other corporate stocks and securities,	2,000 00	
Cash loans on collateral security,	2,000 00	
Other Cash Loans,	8,532 00	
Cash on hand in the Office of the Company,	211 84	
Cash deposited in the North Yarmouth Bank,	985 84	
Interest (not included above) accrued but not due,	539 03	
Gross present Assets,		\$55,413 71

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	\$25,643 48	
State and local taxes, due or accrued,	21 07	
Gross present Liabilities,		25,664 55
Surplus,		\$29,749 16

## BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, PITTSFIELD.

[Incorporated March, 1835. Commenced business August, 1835.]

JOHN C. WEST, *President.**Secretary,* EDWIN F. SANDYS.*Office, Bank Row, Pittsfield.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds,	\$11,000 00	\$12,100 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
8 shares Pittsfield National Bank, Pittsfield,	\$100	\$135	\$1,080 00

* Value of lands mortgaged, without buildings,	\$150 00
Value of buildings thereon,	400 00

Total value of mortgaged premises,	\$550 00
Amount of insurance held as collateral,	300 00

## Cash Loans:—

Promissory notes, abundantly secured, signed by principal and two sureties, . . . . .	\$20,000 00
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## All other Assets and Property owned by the Company:—

Office furniture and property, . . . . .	\$450 25
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate	
owned by the Company, . . . . .	\$4,500 00
United States stocks and securities, . . . . .	12,100 00
National bank stocks, . . . . .	1,080 00
Other cash loans, . . . . .	20,000 00
Cash on hand in the office of the Company, . . . . .	355 10
Cash deposited in the Pittsfield National Bank, . . . . .	4,539 70
Interest (not included above) accrued but not due, . . . . .	1,046 33
All other assets and property, . . . . .	450 25
Gross present Assets, . . . . .	<u>\$44,071 38</u>

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$20,081 75
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	50 00
State and local taxes, due or accrued, . . . . .	46 04
Gross present Liabilities, . . . . .	<u>20,177 79</u>
Surplus, . . . . .	<u>\$23,893 59</u>

## BOOT AND SHOE MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated April 4, 1854. Commenced business July 1, 1854.]

WILLIAM BASSETT, *President.**Secretary,* VALENTINE MEADER.*Office, No. 86 Broad Street, Lynn.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$5,000 00	\$5,350 00

## National Bank Stocks:—

		Par val. per share.	Market val. per share.	Market value.
22 shares	First National Bank, Lynn, . . . .	\$100	\$125	\$2,750 00
20 “	National City Bank, Lynn, . . . .	100	128	2,560 00
15 “	Shoe and Leather Dealers' National Bank, Boston, . . . .	100	145	2,175 00
15 “	National Bank of the Republic, Boston,	100	130	1,950 00
				<hr/> \$9,435 00

## Debts, Claims and Demands owing the Company:—

From Lynn Gas-Light Company for office rent, . . . .	\$37 50
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## Other Assets and Property owned by the Company:—

One iron safe, . . . . .	\$125 00
Other office furniture, . . . . .	95 00
Revenue stamps, . . . . .	2 00
<hr/>	
	\$222 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$5,350 00
National bank stocks, . . . . .	9,435 00
Cash on hand in the office of the Company, . . . .	7 66
Cash deposited in the First National Bank, . . . .	1,900 00
Office and other premiums unpaid and in process of collection, . . . . .	45 26
Other debts, claims and demands owing the Com- pany, . . . . .	37 50
Interest (not included above) due and not paid, \$75 gold coupon at \$110, . . . . .	82 50
All other assets and property, . . . . .	222 00
Gross presents Assets, . . . . .	<hr/> \$17,079 92

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . .	\$2,000 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	8,152 22
Return premiums or cash dividends of profits un- paid on terminated policies, . . . . .	611 74
State and local taxes, due or accrued, . . . . .	12 48
All other debts and obligations; viz., rents, . . . .	44 00
Gross present Liabilities, . . . . .	<hr/> 10,820 44
Surplus, . . . . .	<hr/> \$6,259 48



BRISTOL COUNTY MUTUAL FIRE INSURANCE COMPANY,  
NEW BEDFORD.

[Incorporated February 13, 1829. Commenced business July 4, 1829.]

WILLIAM H. TAYLOR, *President*. Secretary, JOSEPH S. TILLINGHAST.*Office, No. 44 North Water Street, New Bedford.*

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash deposited in the Mechanics' National Bank,	\$1,909 43	
Gross present Assets,	—————	\$1,909 43

[NOTE.—This Company confines its business to the insurance of dwellings and other real estate of the first-class only. At the time of effecting insurance, it receives five per cent. in cash on the amount of the premium notes, and all the expenses of the Company, including the pay of the local agents (it has no travelling agents) are paid from the five per cent. on the premium notes. Policies are all issued for seven years. Premiums are secured by notes assessable as required, and 5 per cent. in cash received on the note when the policy is issued. No assessment has been made since May, 1866, the cash premiums having been sufficient to meet the current expenses and losses. This year there has been eight losses amounting to only \$399.45.]

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE  
COMPANY, BOSTON.

[Incorporated March 15, 1850. Commenced business October 14, 1850.]

E. E. MANTON, *President*. Secretary, WILLIAM B. WHITING.*Office, No. 105 Summer Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$17,000 00	\$18,360 00

City Stocks and Bonds:—

15 City of Boston Bonds of \$1,000 each, . . .	\$15,000 00	\$14,212 50
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National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
100 shares Webster National Bank, Boston, .	\$100	\$108	\$10,800 00
100 " New England National Bank, Boston,	100	141 $\frac{3}{4}$	14,175 00
162 " State National Bank, Boston, . . .	100	107 $\frac{3}{4}$	17,455 50
100 " Merchants' National Bank, Boston, .	100	127	12,700 00
100 " City National Bank, Boston, . . .	100	109	10,900 00
100 " National Bank of Commerce, Boston, .	100	124	12,400 00
			<hr/> \$78,430 50

## Cash Loans:—

Corporation Notes, secured by endorsements, . . . . \$116,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$18,360 00
City stocks and bonds, . . . . .	14,212 50
National bank stocks, . . . . .	78,430 50
Cash loans, . . . . .	116,000 00
Cash on hand in the office of the Company, .	2,442 48
Cash deposited in the New England National B'k,	11,914 18
Office and other premiums unpaid and in process of collection, . . . . .	821 35
Interest (not included above) due and not paid, \$976.82; accrued but not due, \$3,017.27, .	3,994 09
All other assets and property, . . . . .	1,000 00
Gross present Assets, . . . . .	<u>\$247,175 10</u>

## LIABILITIES.

Amount required to re-insure all outstanding risks, at 50 per cent. of premiums received on unex- pired fire risks, . . . . .	\$117,986 21
State and local taxes, due or accrued, . .	460 90
Gross present Liabilities, . . . . .	<u>118,447 11</u>
Surplus, . . . . .	\$128,727 99

## BUILDERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February 17, 1868. Commenced business July 1, 1868.]

JOHN C. HOADLEY, *President.*

*Secretary,* H. EDWARD ABBOTT.

*Office, No. 20 State Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$11,000 00	\$12,210 00

All other Assets and Property owned by the Company:—

Office furniture and fixtures, . . . . .	\$1,063 55
P. O. and Revenue stamps, . . . . .	40 00
	<u>\$1,103 55</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$12,210 00	
Cash on hand in the office of the Company,	710 91	
Cash deposited in the Everett National Bank,	996 55	
Net amount due from agents for premiums collected during the year,	5,200 43	
All other assets and property,	1,103 55	
Gross present Assets,	—————	\$20,221 44

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premium received on unexpired fire risks,	\$15,603 29	
State and local taxes, due or accrued,	67 00	
Gross present Liabilities,	—————	15,670 29
Surplus,		\$4,551 15

## CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, CAMBRIDGE.

[Incorporated March 14, 1833. Commenced business January 13, 1834.]

JOSIAH W. COOK, *President.**Secretary,* JOHN A. SMITH.*Office, Corner of Main and Norfolk Streets, Cambridgeport.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds of 1862,	\$2,000 00	\$2,015 00
“ “ 5-20 Registered Bonds of 1865,	4,000 00	4,029 00
“ “ Registered 6 per ct. Bonds of 1881,	4,000 00	4,062 00
“ “ 5-20 Coupon Bonds of 1865,	700 00	706 00
	—————	—————
	\$10,700 00	\$10,812 00

City Bonds:—

City of Cambridge Water Loan,	\$2,000 00	\$1,960 00
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National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
15 shares National City Bank, Cambridge,	\$100	\$120	\$1,800 00
5 “ Cambridgeport Nat'l Bank, Cambridge,	100	120	600 00
1 “ Framingham Nat'l Bank, Framingham,	100	120	120 00
			—————
			\$2,520 00



## Stocks, Bonds and Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States Bonds of 1881, . . . . .	\$2,031 00	\$2,000 00
100 shares Cary Improvement Company, with endorsed notes, . . . . .	—	700 00
United States Bonds of 1881, . . . . .	4,062 00	4,000 00
	<hr/>	<hr/>
	\$6,093 00	\$6,700 00

## Other Cash Loans:—

Loaned on joint notes, . . . . .	\$3,075 00
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## All other Assets and Property owned by the Company:—

Safe and office furniture, . . . . .	\$1,242 00
Revenue stamps, . . . . .	58 42
	<hr/>
	\$1,300 42

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$35,500 00
Cash market value of U. S. stocks and securities,	10,812 00
City bonds, . . . . .	1,960 00
National bank stocks, . . . . .	2,520 00
Cash loans on collateral security of stocks and bonds, . . . . .	6,700 00
Other cash loans, . . . . .	3,075 00
Cash on hand in the office of the Company, . . . . .	181 46
Cash deposited in the National City Bank, . . . . .	932 31
Net amount due from agents for premiums collected during the year, . . . . .	647 39
Office and other premiums unpaid and in process of collection, . . . . .	512 79
Interest (not included above) accrued but not due, . . . . .	1,569 05
All other assets and property, . . . . .	1,300 42
Gross present Assets, . . . . .	<hr/>
	\$65,710 42

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	—†
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$27,745 23
	<hr/>
Amounts carried forward, . . . . .	\$27,745 23
	<hr/>
	\$65,710 42

* Value of lands mortgaged, without buildings, . . . . .	\$26,798 00
Value of buildings thereon, . . . . .	759,230 00

Total value of mortgaged premises, . . . . . \$786,023 00

Amount of insurance held as collateral, . . . . . 32,800 00

† One small loss in Charlestown,—amount not known.

<i>Amounts brought forward,</i>	\$27,745 23	\$65,710 42
Return premiums or cash dividends of profits unpaid,	81 26	
State and local taxes, due or accrued,	31 55	
All other debts and obligations; viz., rents \$27.08; salaries, \$158; incidental expenses, \$750,	935 08	
Gross present Liabilities,	<hr/>	28,793 12
Surplus,		<hr/> \$36,917 30

## CENTRAL MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated May 27, 1867. Commenced business January 1, 1868.]

WILLIAM T. MERRIFIELD, *President.* Secretary, H. K. MERRIFIELD.*Office, No. 279 Main Street, Worcester.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds,	\$10,000 00	\$11,167 75

City Loans:—

Loans to the City of Worcester,	\$14,000 00	\$14,000 00
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All other Assets and Property owned by the Company:—

Office furniture and fixtures,	\$1,550 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$11,167 75
City loans,	14,000 00
Cash on hand in the office of the Company,	244 00
Cash deposited in the Worcester Deposit and Trust Company,	756 00
Net amount due from Agents for premiums collected during the year,	1,700 00
Interest (not included above) due and not paid,	1,304 19
All other assets and property,	1,550 00
Gross present Assets,	<hr/> \$30,721 94

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$2,411 66
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	19,975 99
Gross present Liabilities,	<hr/> 22,387 55
Surplus,	<hr/> \$8,334 29

## CITIZENS' MUTUAL INSURANCE COMPANY, BRIGHTON.

[Incorporated March 7, 1846. Commenced business October 5, 1846.]

E. C. SPARHAWK, *President.**Secretary,* S. W. TROWBRIDGE.*Office at Brighton.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Registered Bonds, . . . . .	\$15,000 00	\$16,500 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
30 shares Hide and Leather Bank of Boston, . . . . .	\$100	\$117	\$3,510 00
50 " First National Bank of Boston, . . . . .	100	165	8,250 00
			<hr/>
			\$11,760 00

## Railroad Stocks and Bonds:—

4 shares Boston and Lowell Railroad, . . . . .	\$500	\$670	} \$3,216 00
Scrip of Boston and Lowell Railroad, . . . . .	.	.	

## Other Debts, Claims and Demands owing the Company:—

Notes receivable, without collateral, taken in settlement of account, . . . . .	\$221 26
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## All other Assets and Property owned by the Company:—

Boston and Lowell Railroad dividend, . . . . .	\$172 00
Interest on Registered Bonds, . . . . .	497 25
	<hr/>
	\$669 25

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$40,900 00
Cash market value of U. S. stocks and securities,	16,500 00
National bank stocks, . . . . .	11,760 00
Railroad stocks and bonds, . . . . .	3,216 00
Cash on hand in the office of the Company, . . . . .	789 26
Cash deposited in the National Market Bank, . . . . .	1,830 04
Net amount due from agents for premiums collected during the year, . . . . .	4,164 45
	<hr/>
Amount carried forward, . . . . .	\$79,159 75

* Value of lands mortgaged, without buildings, . . . . .	\$20,050 00
Value of buildings thereon, . . . . .	58,100 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$78,150 00
Amount of insurance held as collateral, . . . . .	38,850 00



<i>Amount brought forward,</i>	\$79,159 75	
Other debts, claims and demands owing the Com-		
pany,	221 26	
Interest (not included above) due and not paid,		
\$242; accrued but not due, \$1,069.22,	1,311 22	
All other assets and property,	669 25	
Gross present Assets,	—————	\$81,361 48

## LIABILITIES.

Claims for losses disputed or resisted,	\$3,285 00	
Amount required to re-insure all outstanding		
risks, taken at 50 per cent. of premiums re-		
ceived on unexpired fire risks,	41,724 03	
Gross present Liabilities,	—————	45,009 03
Surplus,		\$36,352 45

## CITY MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 11, 1846. Commenced business August 1, 1846.]

LABAN S. BEECHER, *President.**Secretary,* EDWARD RICHARDS.*Office, No. 1935 Washington Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5 per cent. Bonds,	\$2,000 00	\$2,000 00
“ “ 6 per cent. 5-20 Bonds,	1,000 00	1,090 00
	—————	—————
	\$3,000 00	\$3,090 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
10 shares National Rockland Bank, Boston High-			
lands,	\$100	\$128	\$1,280 00

Cash Loans:—

	Present cash value.
Loan on personal security,	\$3,220 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$3,000 00	
National bank stocks,	1,280 00	
Other cash loans,	3,220 00	
Cash on hand in the office of the Company,	462 41	
Cash deposited in the Savings Bank,	6,534 59	
Gross present Assets,	—————	\$14,497 00
<i>Amount carried forward,</i>		\$14,497 00

*Amount brought forward,* . . . . . \$14,497 00

#### LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$3,612 18	
Gross present Liabilities, . . . . .		3,612 18
Surplus, . . . . .		\$10,884 82

### COHASSET MUTUAL FIRE INSURANCE COMPANY, COHASSET.

[Incorporated March 18, 1845. Commenced business March 1, 1846.]

MARTIN LINCOLN, *President.*

*Secretary, J. Q. A. LOTHROP.*

*Office at Cohasset, Mass.*

#### DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$1,000 00	\$1,105 00

Town Loan:—

Note of Town of Cohasset, . . . . .	\$600 00	\$600 00
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National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
6 shares National City Bank of Boston, . . . . .	\$100	\$120	\$720 00
3 “ Merchants' National Bank of Boston, . . . . .	100	130	390 00
			\$1,110 00

Cash Loans:—

	Cash value.
Deposited in Cohasset Savings Bank, . . . . .	\$1,102 00

All other Assets and Property owned by the Company:—

Cash in Treasurer's hands December 31, 1870, . . . . .	\$376 75
Estimated value of office furniture, &c., . . . . .	140 00
Interest accrued but not due, . . . . .	25 50
	\$542 25

#### SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities, . . . . .	\$1,105 00
City loan, . . . . .	600 00
National bank stocks, . . . . .	1,110 00
Other cash loans, . . . . .	1,102 00
<i>Amount carried forward,</i> . . . . .	\$3,917 00

<i>Amount brought forward,</i>	\$3,917 00	
Cash on hand in possession of the Treasurer,	376 75	
Interest (not included above) accrued but not due,	25 50	
All other assets and property,	140 00	
Gross present Assets,	<u>          </u>	\$4,459 25

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	\$1,988 37	
Gross present Liabilities,	<u>          </u>	1,998 37
Surplus,		<u>\$2,460 88</u>

## CONWAY MUTUAL FIRE INSURANCE COMPANY, CONWAY.

[Incorporated April 14, 1849. Commenced business August, 1849.]

ERASMUS D. HAMILTON, *President.*                    *Secretary,* HENRY W. BILLINGS.*Office at Conway, Mass.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Bonds of 1881,	\$500 00	\$553 75
“ “ 5-20 Bonds of 1862,	200 00	218 00
	<u>\$700 00</u>	<u>\$771 75</u>

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
15 shares First National Bank of Greenfield,	\$100	\$140	\$2,100 00
58 “ Conway National Bank of Conway,	100	110	6,380 00
			<u>\$8,480 00</u>

Railroad Stocks and Bonds:—

11 shares Connecticut River Railroad Co. stock,	\$100	\$138	\$1,518 00
Union Pacific Railroad First Mortgage Bond, 6 per cent., gold,	1,000	735	735 00
			<u>\$2,253 00</u>



## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
60 shares Conway National Bank Stock, . . .	\$6,600 00	\$5,500 00
First Mortgage Bond Union Pacific Railroad Co.,	735 00	700 00
	<hr/>	<hr/>
	\$7,335 00	\$6,200 00

## Other Cash Loans:—

	Cash value.
Loaned on personal security, . . . . .	\$662 26

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$3,800 00	
Loans on mortgage of real estate (first liens),*	6,100 00	
Cash market value of U. S. stocks and securities,	771 75	
National bank stocks, . . . . .	8,480 00	
Railroad stocks and bonds, . . . . .	2,253 00	
Securities held as collateral for cash loans, . . .	6,200 00	
Other cash loans, . . . . .	662 26	
Cash deposited in the Conway National Bank, .	894 05	
Net amount due from agents for premiums collected during the year, . . . . .	1,602 40	
Interest (not included above) accrued but not due,	325 00	
Gross present Assets, . . . . .	<hr/>	\$31,088 46

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$1,300 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	26,567 64	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	639 64	
Gross present Liabilities, . . . . .	<hr/>	28,507 28
Surplus, . . . . .		<hr/>
		\$2,581 18

NOTE.—The risks of this Company are mainly for five years, and include only dwellings, their contents, and private barns and farm risks.

* Value of lands mortgaged, without buildings, . . . . .	\$11,400 00
Value of buildings thereon, . . . . .	7,600 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$19,000 00
Amount of insurance held as collateral, . . . . .	2,700 00
Amount of prior encumbrance, . . . . .	1,800 00

DEDHAM MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated February 22, 1837. Commenced business July 1, 1837.]

IRA CLEVELAND, *President.*
Secretary, GEORGE D. GORDON.
  
*Office, High Street, Dedham.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—			
	Par value.	Market value.	
United States 5-20 Coupon Bonds, . . . . .	\$6,000 00	\$6,480 00	
National Bank Stocks:—			
	Par val. per share.	Market val. per share.	Total Market val.
12 shares Dedham National Bank, . . . . .	\$100	\$123	\$1,476 00
All other Assets and Property owned by the Company:—			
One desk valued at, . . . . .			Cash value. \$85 00

SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$7,300 00	
Cash market value of U. S. stocks and securities,	6,480 00	
National bank stocks, . . . . .	1,476 00	
Cash deposited in the Dedham National Bank, .	3,710 10	
Net amount due from agents for premiums collected during the year, . . . . .	1,952 23	
Interest (not included above) due and not paid,		
\$200.00; accrued but not due, \$356.45, . . .	556 45	
All other assets and property, . . . . .	85 00	
Gross present Assets, . . . . .	—————	\$21,559 78

LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$1,690 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	4,781 82	
Return premiums on settled, cancelled or surrendered policies, . . . . .	5 28	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	2,203 32	
All other debts and obligations; viz., rents, \$50; salaries, \$62 50, . . . . .	112 50	
Gross present Liabilities, . . . . .	—————	8,792 92
Surplus, . . . . .		\$12,766 86

\* Value of lands mortgaged, without buildings, . . . . . \$9,500 00

Value of buildings thereon, . . . . . 5,500 00

---

Total value of mortgaged premises, . . . . . \$15,000 00

Amount of insurance held as collateral, . . . . . 3,300 00

# DORCHESTER MUTUAL FIRE INSURANCE COMPANY, DORCHESTER.

[Incorporated February, 1855. Commenced business July 2, 1855.]

EDMUND J. BAKER, *President.*

*Secretary,* WILLIAM F. TEMPLE.

*Office, Port Norfolk, Boston.*

## DETAILED STATEMENT OF ASSETS.

### United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, . . .	\$14,000 00	\$20,251 00
“ “ 5-20 Coupon Bonds, . . .	4,000 00	
“ “ 5-20 Coupon Bonds, . . .	800 00	
	<hr/>	<hr/>
	\$18,800 00	\$20,251 00

### City and Town Loans:—

Town of Dorchester note, . . . . .	\$4,000 00	\$10,000 00
Town of Dorchester note, now payable by city of Boston, . . . . .	6,000 00	
	<hr/>	<hr/>
	\$10,000 00	\$10,000 00

### National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
20 shares Blue Hill National Bank, Boston, .	\$100	\$115	\$2,300 00
40 “ Webster National Bank, Boston, .	100	110	4,400 00
25 “ Traders' National Bank, Boston, .	100	110	2,750 00
			<hr/>
			\$9,450 00

### Railroad Stocks:—

100 shares Old Colony and Newport Railway, .	\$100	cost	\$9,841 25
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### Other Debts, Claims and Demands owing the Company:—

	Cash value.
Due from agents for uncollected policies, . . . . .	\$7,198 57

### All other Assets and Property owned by the Company:—

Books, maps, tables, desks, &c., of insurance rooms, . . .	\$1,000 00
Counter, scales and sundries of market rooms, . . .	125 00
Drawers, counters and sundries of apothecary room, . . .	200 00
Chandeliers, gas fixtures and settees in public audience hall, .	600 00
Chandeliers, gas fixtures and tables in dining hall, . . .	125 00
	<hr/>
	\$2,050 00



## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$24,000 00	
Loans on mortgage of real estate (first liens),*	20,884 00	
Cash market value of U. S. stocks and securities,	20,251 00	
City and town loans, . . . . .	10,000 00	
National bank stocks, . . . . .	9,450 00	
Railroad stocks and bonds, . . . . .	9,841 25	
Cash deposited in the Blue Hill National Bank, .	3,815 69	
Net amount due from agents for premiums collected during the year, . . . . .	7,198 57	
Due or to become due from other companies for re-insurance on losses already paid, and on outstanding losses, not yet paid, . . . . .	100 00	
Interest (not included above) due and not paid, \$1,355.98; accrued but not due, \$950, . . . . .	2,305 98	
All other assets and property, . . . . .	2,050 00	
Gross present Assets, . . . . .		\$109,896 49

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$6,300 00	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	56 00	
Claims for losses disputed or resisted, . . . . .	1,700 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	90,315 21	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	200 00	
All other debts and obligations; viz., bill printing, . . . . .	50 00	
Gross present Liabilities, . . . . .		98,621 21
Surplus, . . . . .		\$11,275 28

\* Value of lands mortgaged, without buildings, . . . . . \$8,700 00  
Value of buildings thereon, . . . . . 88,000 00

Total value of mortgaged premises, . . . . . \$46,700 00  
Amount of insurance held as collateral, . . . . . 24,700 00

## ESSEX MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated June 11, 1829. Commenced business September 5, 1829.]

STEPHEN B. IVES, *President.**Secretary,* CHARLES S. NICHOLS.*Office, No. 42 Washington Street, Salem.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$4,000 00	\$4,300 00

## City Bonds:—

City of Portland 6 per cent. Bonds, . . . . .	\$2,000 00	\$1,880 00
City of Brooklyn 6 per cent. Bonds, . . . . .	2,000 00	1,840 00
City of Salem 6 per cent. Bonds, . . . . .	1,000 00	990 00
City of Hartford 6 per cent. Bonds, . . . . .	1,000 00	960 00
City of Cincinnati 6 per cent. Bonds, . . . . .	1,000 00	920 00
City of St. Louis 6 per cent. Bonds, . . . . .	1,000 00	900 00
City of Louisville 6 per cent. Bonds, . . . . .	1,000 00	850 00
City of Chicago 7 per cent. Bonds, . . . . .	1,000 00	970 00
	<hr/>	<hr/>
	\$10,000 00	\$9,310 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
60 shares Asiatic National Bank, Salem, . . . . .	\$30	\$36	\$2,160 00
20 " National Exchange Bank, Salem, . . . . .	100	120	2,400 00
20 " Salem National Bank, Salem, . . . . .	100	118	2,360 00
20 " Mercantile National Bank, Salem, . . . . .	100	116	2,320 00
8 " Naumkeag National Bank, Salem, . . . . .	100	145	1,160 00
25 " Boston National Bank, Boston, . . . . .	100	110	2,750 00
15 " Maverick National Bank, Boston, . . . . .	100	112½	1,687 50
20 " First National Bank, Danvers, . . . . .	75	100	2,000 00
10 " Warren National Bank, Peabody, . . . . .	100	130	1,300 00
			<hr/>
			\$18,137 50

## Railroad Stocks and Bonds:—

15 shares Cambridge Horse Railroad, . . . . .	\$100	\$100	\$1,500 00
Eastern Railroad 6 per cent. Bond, . . . . .	1,000	—	960 00
Central Pacific 7 per cent. Bond, . . . . .	1,000	—	1,000 00
			<hr/>
			\$3,460 00

## Other Corporate Stocks, Bonds and Securities:—

16 shares Salem Gas Light Company, . . . . .	\$100	\$132	\$2,112 00
12 " Jamaica Plain Gas Light Company, . . . . .	100	102	1,224 00
8 " Lynn Gas Light Company, . . . . .	100	115	920 00
			<hr/>
			\$4,256 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$4,300 00	
City bonds, . . . . .	9,310 00	
National bank stocks, . . . . .	18,137 50	
Railroad stocks and bonds, . . . . .	3,460 00	
Other corporate stocks, bonds and securities,	4,256 00	
Cash on hand in the office of the Company, .	362 27	
Office and other premiums unpaid and in process of collection, . . . . .	252 45	
Interest (not included above) accrued but not due,	372 50	
Gross present Assets, . . . . .	—————	\$40,450 72

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$14,212 43	
Return premiums or cash dividends of profits un- paid on terminated policies, . . . . .	185 19	
State and local taxes, due or accrued, . . . . .	37	
All other debts and obligations; viz., salaries, .	158 33	
Gross present Liabilities, . . . . .	—————	14,556 32
Surplus, . . . . .		\$25,894 40

FALL RIVER MANUFACTURERS' MUTUAL INSURANCE COM-  
PANY, FALL RIVER.

[Incorporated February 11, 1870. Commenced business May 1, 1870.]

OLIVER CHACE, *President.**Secretary,* ISAAC B. CHACE.*Office, Market Square, Fall River.*

## DETAILED STATEMENT OF ASSETS.

## Cash Loans:—

	Cash value.
Merchants' Manufacturing Company note on 4 months, . . .	\$3,000 00
American Linen Company note on 4 months, . . . . .	3,000 00
Mechanics' Mills, two notes on 4 months, . . . . .	4,000 00
	—————
	\$10,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash loans, . . . . .	\$10,000 00	
Cash deposited in the Fall River National Bank,	918 92	
Interest accrued but not due, . . . . .	151 68	
Gross present Assets, . . . . .	—————	11,070 60
Amount carried forward, . . . . .		\$11,070 60



*Amount brought forward,* . . . . . \$11,070 60

#### LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$6,423 04	
All other debts and obligations; viz, rents, \$45; salaries, \$100; office, agency and incidental ex- penses, \$46.03, . . . . .	191 03	
Gross present Liabilities, . . . . .	<u>6,614 07</u>	
Surplus, . . . . .		\$4,456 53

#### [FIRST CLASS]

### FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCH- BURG.

[Incorporated March 23, 1847. Commenced business September 1, 1847.]

NATHANIEL WOOD, *President.*

*Secretary,* LEWIS H. BRADFORD.

*Office, No. 151 Main Street, Fitchburg.*

#### DETAILED STATEMENT OF ASSETS.

##### Railroad Bonds :—

	Par value.	Market value.
3 bonds Boston, Clinton and Fitchburg R. R. Co.,	\$3,000 00	\$3,000 00

##### Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
100 shares Fitchburg and Worcester Railroad Co.,	\$10,000 00	\$9,000 00
8 bonds Fitchburg and Worcester Railroad Co.,	3,200 00	

[These Collaterals are not to be counted in our Assets, as the notes for which they are pledged are included in Cash Loans]

##### Cash Loans :—

		Cash value.
Same amount and names of promissory notes as last Report, . . . . .	\$34,291 00	
Deduct to C. H. Whitney, . . . . .	86 60	
	<u>\$34,205 00</u>	
Hiram A. Blood, collateral, . . . . .		2,000 00
Geo. A. Torrey and Eben Torrey, . . . . .		5,000 00
H. W. Page and L. Wheeler & Co., . . . . .		1,200 00
Fitchburg Savings Bank notes, . . . . .		2,000 00
C. B. Ford and sureties, . . . . .		400 00
		<u>\$44,805 00</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$69,825 00	
Cash market value of railroad bonds, . . . . .	3,000 00	
Cash loans, . . . . .	44,805 00	
Cash on hand in the office of the Company, . . . . .	1,807 39	
Cash deposited in the Fitchburg National Bank, . . . . .	7,312 43	
Interest (not included above) due and not paid, \$1,940.55; accrued but not due, \$1,760, . . . . .	3,700 55	
All other assets and property, . . . . .	1,400 00	
Gross present Assets, . . . . .	<u>          </u>	\$131,850 37

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	\$3,905 49	
Losses and claims adjusted, but not yet due, . . . . .	1,000 00	
Claims for losses disputed or resisted, . . . . .	600 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	86,675 77	
Return premiums or cash dividends of profits un- paid on terminated policies, . . . . .	952 30	
State and local taxes, due and accrued, . . . . .	113 21	
All other debts and obligations; viz., salaries, . . . . .	85 74	
Gross present Liabilities, . . . . .	<u>          </u>	93,332 51
Surplus, . . . . .		\$38,517 86

## [SECOND CLASS.]

## DETAILED STATEMENT OF ASSETS.

## Railroad Bonds:—

	Par value.	Market value.
Boston, Clinton and Fitchburg Railroad Bonds, . . . . .	\$3,000 00	\$3,000 00

## Securities held as Collateral for Cash Loans:—†

	Market value.	Loaned thereon.
City of Hartford Water Bond, . . . . .	\$1,000 00	\$700 00
Androscoggin and Kennebec Railroad Bond, . . . . .	500 00	400 00
	<u>          </u>	<u>          </u>
	\$1,500 00	\$1,100 00

## Other Cash Loans:—

	Cash value.
Promissory notes on demand, . . . . .	\$6,400 00

* Value of lands mortgaged, without buildings, . . . . .	\$159,950 00
Value of buildings thereon, . . . . .	144,050 00
Total value of mortgaged premises, . . . . .	\$304,000 00
Amount of insurance held as collateral, . . . . .	88,875 00

† Included in Cash Loans.

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$33,419 00
Cash market value of railroad bonds, . . . . .	3,000 00
Cash loans, . . . . .	6,400 00
Cash on hand in the office of the Company, . . . . .	3,231 15
Interest (not included above) due and not paid, \$599.30; accrued but not due, \$327, . . . . .	926 30
Gross present Assets, . . . . .	<u>\$46,976 45</u>

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$1,800 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	13,016 58
State and local taxes, due or accrued, . . . . .	52 17
All other debts and obligations; viz., salaries, . . . . .	42 86
Gross present Liabilities, . . . . .	<u>14,911 61</u>
Surplus, . . . . .	<u>\$32,064 84</u>

## FRANKLIN MUTUAL FIRE INSURANCE COMPANY, GREENFIELD.

[Incorporated February 11, 1828. Commenced business September 12, 1829.]

WILLIAM B. WASHBURN, *President.*      *Secretary,* GORHAM D. WILLIAMS.  
Office, No. 7 Bank Row, Greenfield.

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value
United States 5-20 Registered Bonds, . . . . .	\$8,000 00	\$8,800 00
“ “ 5-20 Coupon Bonds, . . . . .	500 00	550 00
“ “ 10-40 Coupon Bonds, . . . . .	1,000 00	1,100 00
	<u>\$9,500 00</u>	<u>\$10,450 00</u>

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Market value.
35 shares First National Bank of Greenfield, . . . . .	\$100	\$130	\$4,550 00
5 “ Franklin Co. National B'k, Greenfield, . . . . .	100	125	625 00
10 “ Conway National Bank, Conway, . . . . .	100	105	1,050 00
32 “ Shelburne Falls Nat'l Bank, Shelburne, . . . . .	100	120	3,850 00
			<u>\$10,075 00</u>

* Value of lands mortgaged, without buildings, . . . . .	\$48,450 00
Value of buildings thereon, . . . . .	57,900 00

Total value of mortgaged premises, . . . . .	\$106,350 00
Amount of insurance held as collateral, . . . . .	33,800 00



## Railroad Bonds :—

	Par value.	Market value.
New London Northern Railroad Bonds, . . .	\$2,000 00	\$2,000 00

## Other Corporate Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
4 shares Greenfield Gas Light Company, . . .	\$50	\$50	\$200 00

## Cash Loans :—

	Cash value.
Cash loaned on demand notes with ample security, . . .	\$1,362 50

## Other Debts, Claims and Demands owing the Company :—

Note for premium, . . . . .	\$17 50
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## All other Assets and Property owned by the Company :—

Safe and other office furniture, . . . . .	\$350 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens), . . .	\$1,784 42	
Cash market value of U. S. stocks and securities, . . .	10,450 00	
National bank stocks, . . . . .	10,075 00	
Railroad bonds, . . . . .	2,000 00	
other corporate stocks and securities, . . .	200 00	
Cash loans, . . . . .	1,362 50	
Cash on hand in the office of the Company, . . .	3,579 95	
Cash deposited in the Franklin Savings Bank, . . .	1,000 00	
Cash deposited in the Northampton Savings Bank, . . .	1,000 00	
Cash deposited in the Windham (Vt.) Savings B'k, . . .	567 73	
Net amount due from agents for premiums collected during the year, . . . . .	1,964 96	
Office and other premiums unpaid and in process of collection, . . . . .	133 70	
Other debts, claims and demands owing the Company, . . . . .	17 50	
Interest (not included above) due and not paid, \$256.60 ; accrued but not due, \$752.07, . . .	1,008 67	
All other assets and property, . . . . .	350 00	
Gross present Assets, . . . . .	—————	\$35,494 43

## LIABILITIES.

Losses and claims adjusted but not due, . . .	\$2,080 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	20,817 57	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	259 33	
State and local taxes due or accrued, . . .	29 73	
Gross present Liabilities, . . . . .	—————	23,186 63
Surplus, . . . . .		\$12,307 80

# GROVELAND MUTUAL FIRE INSURANCE COMPANY, GROVELAND.

[Incorporated March 28, 1828. Commenced business March 28, 1828.]

NATHANIEL H. GRIFFITH, *President.*                      *Secretary,* NATHANIEL LADD.  
*Office, No. 2 Common Street, Groveland.*

[NOTE.—This Company charges a cash premium adequate for expenses only, and relies upon assessments on deposit notes to pay losses as they occur.]

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash on hand in the office of the Company,	.	\$250 00	
All other assets and property,	.	100 00	
Gross present Assets,	.	—————	\$350 00

## LIABILITIES.

Due for borrowed money, secured by note of			
Treasurer,	.	\$3,030 00	
All other debts and obligations; viz., salaries,	.	320 00	
Gross present Liabilities,	.	—————	\$3,350 00

# HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, NORTHAMPTON.

[Incorporated March 6, 1830. Commenced business July 1, 1832.]

SAMUEL T. SPAULDING, *President.*                      *Secretary,* HARVEY KIRKLAND.  
*Office, Main Street, Northampton.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881,	\$8,000 00	\$9,080 00
“ “ 5-20 Bonds,	13,000 00	14,365 00
“ “ 10-40 Bonds,	8,000 00	8,530 00
	—————	—————
	\$29,000 00	\$31,975 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
20 shares Northampton Nat'l Bank, Northampton,	\$100	\$140	\$2,800 00

Railroad Stocks and Bonds:—

53 shares Connecticut River Railroad,	.	\$100	\$137	\$7,261 00
5 bonds Pacific Railroad,	.	100	90	4,500 00
				—————
				\$11,761 00

## Cash Loans:—

Loaned on personal security, . . . . .	Cash value \$1,650 00
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## All other Assets and Property owned by the Company:—

Iron safe and office furniture, . . . . .	\$300 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$7,800 00	
Cash market value of U. S. stocks and securities,	31,975 00	
National bank stock, . . . . .	2,800 00	
Railroad stocks and bonds, . . . . .	11,761 00	
Cash loans, . . . . .	1,650 00	
Cash on hand in the office of the Company, . .	990 92	
Interest (not included above) accrued but not due,	1,437 15	
All other assets and property, . . . . .	300 00	
Gross present Assets, . . . . .	—————	\$58,714 07

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . .	\$1,300 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	26,643 75	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	354 58	
All other obligations; viz., salaries, \$125; office, agency and incidental expenses, \$100, . . . . .	225 00	
Gross present Liabilities, . . . . .	—————	28,523 33
Surplus, . . . . .		\$30,190 74

## HINGHAM MUTUAL FIRE INSURANCE COMPANY, HINGHAM.

[Incorporated March 4, 1826. Commenced business September 1, 1826.]

SETH S. HERSEY, *President*.*Secretary*, DAVID HARDING.*Office at Hingham.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Bonds of 1881, . . . . .	\$8,500 00	\$9,350 00
“ “ 5-20 Bonds, . . . . .	29,500 00	31,690 00
“ “ 10-40 Bonds, . . . . .	3,000 00	3,180 00
	—————	—————
	\$41,000 00	\$44,220 00

* Value of lands mortgaged, without buildings, . . . . .	\$4,800 00
Value of buildings thereon, . . . . .	19,600 00
Total value of mortgaged premises, . . . . .	\$24,400 00
Amount of insurance held as collateral, . . . . .	8,900 00
Amount of prior encumbrances, . . . . .	3,000 00



## State, City and Town Bonds and Loans:—

	Par value.	Market value.
Massachusetts 6 per cent. Bonds, . . . . .	\$8,000 00	\$8,000 00
“ 6 per cent. Note, . . . . .	12,000 00	12,000 00
Rhode Island 6 per cent. Bonds, . . . . .	3,000 00	2,970 00
Vermont 6 per cent. Bonds, . . . . .	2,000 00	1,980 00
Maine 6 per cent. Bonds, . . . . .	15,000 00	14,550 00
City of Portland 6 per cent. Bonds, . . . . .	3,000 00	2,850 00
Plymouth Water Scrip, . . . . .	3,500 00	3,500 00
	<hr/>	<hr/>
	\$46,500 00	\$45,850 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total market val.
10 shares Globe National Bank, Boston, . . . . .	\$100	\$130	\$1,300 00
19 “ Hamilton National Bank, Boston, . . . . .	100	123	2,337 00
29 “ Eagle National Bank, Boston, . . . . .	100	123	3,567 00
12 “ Union National Bank, Boston, . . . . .	100	143	1,716 00
34 “ State National Bank, Boston, . . . . .	100	107	3,638 00
26 “ North America National Bank, Boston, . . . . .	100	110	2,860 00
15 “ Commerce National Bank, Boston, . . . . .	100	124	1,860 00
45 “ Webster National Bank, Boston, . . . . .	100	108	4,860 00
57 “ Hingham National Bank, Hingham, . . . . .	100	109	6,213 00
60 “ Old Colony National Bank, Plymouth, . . . . .	100	125	7,500 00
15 “ Abington National Bank, Abington, . . . . .	100	125	1,875 00
			<hr/>
			\$37,726 00

## Railroad Stocks:—

92 shares Old Colony and Newport Railway, . . . . .	\$100	\$94	\$8,648 00
76 “ Boston and Albany Railroad, . . . . .	100	149	11,324 00
40 “ Taunton Branch Railroad, . . . . .	100	98	3,920 00
			<hr/>
			\$23,892 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
7 shares Boston and Albany Railroad and 8 State Bank, . . . . .	\$1,898 00	\$1,000 00
5 shares Ogdensburg and Lake Champlain Railroad Preferred Stock, . . . . .	535 00	400 00
	<hr/>	<hr/>
	\$2,434 00	\$1,400 00

## Other Cash Loans:—

	Cash value.
Notes with personal security, . . . . .	\$855 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate	
owned by the Company, . . . . .	\$6,150 00
Loans on mortgage of real estate (first liens),* .	6,750 00
Cash market value of U. S stocks and securities,	44,220 00
State, city and town bonds and loans, .	45,850 00
National bank stocks, . . . . .	37,726 00
Railroad stocks and bonds, . . . . .	23,892 00
Cash loans on collateral security, . . . . .	1,400 00
Other cash loans, . . . . .	855 00
Cash on hand in the office of the Company, .	222 71
Cash deposited in the Hingham National Bank, .	7,475 49
Cash deposit in Hingham Institution for Savings,	1,000 00
Net amount due from agents for premiums collected during the year, . . . . .	4,614 00
Interest (not included above) due and not paid, \$833.50 ; accrued but not due, \$933.45, . . .	1,766 95
Gross present Assets, . . . . .	<hr/> \$181,923 14

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$100,163 63
All other debts and obligations; viz., salaries, \$165; office, agency and incidental expenses, \$13.65, . . . . .	178 65
Gross present Liabilities, . . . . .	<hr/> 100,342 28
Surplus, . . . . .	<hr/> \$81,580 86

* Value of lands mortgaged, without buildings, . . . . .	\$7,500 00
Value of buildings thereon, . . . . .	11,700 00
Total value of mortgaged premises, . . . . .	<hr/> \$19,200 00
Amount of insurance held as collateral, . . . . .	5,000 00

# HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated March 14, 1843. Commenced business May 23, 1843.]

AUGUSTUS STORY, *President.*

*Secretary,* THOMAS H. JOHNSON.

*Office, No. 27 Washington Street, Salem.*

## DETAILED STATEMENT OF ASSETS.

### State and City Bonds and Loans:—

	Par value.	Market value.
Bangor City Stock, 6 per cent., 1874, . . .	\$1,000 00	\$950 00
Boston City Stock, 6 per cent., 1880, . . .	9,000 00	9,090 00
Cincinnati Workhouse Bonds, 7 per cent., 1884,	5,000 00	5,100 00
Milwaukee City Stock, 5 per cent., 1891, . . .	2,500 00	2,075 00
Portland Building Loan, 6 per cent., . . .	5,000 00	4,800 00
Maine State Bonds, War Loan, 6 per cent., 1884,	5,000 00	4,900 00
Maine State Bonds, War Loan, 6 per cent., 1889,	5,000 00	4,900 00
Mass. State Bonds, War Loan, 6 per cent., 1893,	4,000 00	3,810 00
	<hr/> \$36,500 00	<hr/> \$35,625 00

### National Bank Stocks:—

	Par val. par share.	Market val. per share.	Total Market val.
75 shares Asiatic National Bank, Salem, . . .	\$30	\$36	\$2,700 00
36 " National Exchange Bank, Salem, . . .	100	117	4,212 00
35 " Mercantile National Bank, Salem, . . .	100	116	4,060 00
30 " Merchants' National Bank, Salem, . . .	50	60	1,800 00
25 " Naumkeag National Bank, Salem, . . .	100	145	3,625 00
75 " Salem National Bank, Salem, . . .	100	120	9,000 00
25 " National Bank of Commerce, Boston, . . .	100	124	3,100 00
50 " Merchant's National Bank, Boston, . . .	100	126	6,300 00
160 " National Revere Bank, Boston, . . .	100	117½	18,800 00
			<hr/> \$53,597 00

### Railroad Stocks and Bonds:—

25 shares Eastern Railroad, . . . . .	\$100	\$120	\$3,000 00
50 " Old Colony and Newport Railway, . . .	100	95	4,750 00
100 " Pittsburg, Fort Wayne and Chicago Railroad (guaranteed), . . . . .	100	92½	9,250 00
\$3,500 bonds Michigan Southern and Northern Indiana R. R. (second mortgage), 7 per cent.,	100	95	3,325 00
\$5,000 bonds Union Pacific Railroad, gold, 6 per cent., . . . . .	100	75	3,750 00
\$3,000 bonds Central Pacific Railroad, gold, 6 per cent., . . . . .	100	92½	2,640 00
\$2,000 bonds Vermont Central and Vermont and Canada Railroads, 8 per cent., . . . . .	100	102½	2,050 00
			<hr/> \$28,765 00

### Other Corporate Bonds:—

\$5,000 Portland Water Company 6 per cent. Gold Bonds, . . . . .	\$100	\$90	\$4,500 00
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Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
8 shares Naumkeag Cotton Company, Salem, . . . . .	\$1,651 00	\$1,500 00
3    "    Naumkeag National Bank, Salem, . . . . .		
4    "    Central National Bank, Lynn, . . . . .		
\$22,000 bonds Marion, Selma and Memphis Railroad, first mortgage and guaranteed by the State of Alabama, . . . . .	20,900 00	15,000 00
	<hr/>	<hr/>
	\$22,551 00	\$16,500 00

Other Debts, Claims and Demands owing the Company :—

	Cash value.
Notes receivable, . . . . .	\$30,000 00

All other Assets and Property owned by the Company :—

Office furniture, &c., . . . . .	\$1,000 00
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SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$55,000 00	
Loans on mortgage of real estate (first liens),* . . . . .	7,823 41	
Cash market value of State and city bonds & loans, . . . . .	35,625 00	
National bank stocks, . . . . .	53,597 00	
Railroad stocks and bonds, . . . . .	28,765 00	
Other corporate bonds, . . . . .	4,500 00	
Cash loans on collateral security of stocks and bonds, . . . . .	16,500 00	
Cash on hand in the office of the Company, . . . . .	8,935 06	
Cash deposited in the Salem National Bank, . . . . .	3,913 42	
Net amount due from agents for premiums collected during the year, . . . . .	366 14	
Other debts, claims and demands owing the Company, . . . . .	30,000 00	
Interest (not included above) due and not paid, \$178.70; accrued but not due, \$452.28, . . . . .	630 98	
All other assets and property, . . . . .	1,000 00	
Gross present Assets, . . . . .	<hr/>	\$246,656 01
<i>Amount carried forward,</i> . . . . .		\$246,656 01

* Value of lands mortgaged, without buildings, . . . . .	\$5,500 00
Value of buildings thereon, . . . . .	13,500 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$19,000 00
Amount of insurance held as collateral, . . . . .	8,100 00

*Amount brought forward,* . . . . . \$246,656 01

#### LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$700 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on all unexpired fire risks, . . . . .	135,540 23	
Return premiums on settled, cancelled or surrendered policies, . . . . .	168 23	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	429 56	
State and local taxes, due or accrued, . . . . .	205 65	
Gross present Liabilities, . . . . .	<u>137,043 67</u>	
Surplus, . . . . .		\$109,612 34

### HOUSATONIC MUTUAL FIRE INSURANCE COMPANY, STOCKBRIDGE.

[Incorporated March 31, 1854. Commenced business August 1, 1854.]

MARSHALL WARNER, *President.* Secretary, HENRY J. DUNHAM.

*Office in Stockbridge, Mass.*

#### DETAILED STATEMENT OF ASSETS.

##### National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
3 shares Housatonic National B'k, Stockbridge,	\$100	\$140	\$420 00
20 " First National Bank, Adams, . . . . .	100	130	2,600 00
			<u>\$3,020 00</u>

##### Other Corporate Stocks:—

5 shares Marlborough Paper Company, . . . . .	\$100	\$125	\$625 00
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##### Cash Loans:—

Loaned on personal security, . . . . .			Cash value. \$543 52
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##### Other Assets and Property owned by the Company:—

Office safe, furniture, &c., . . . . .			\$300 00
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#### SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens), . . . . .	\$6,742 84
Cash market value of National bank stocks, . . . . .	3,020 00
Other corporate stocks and securities, . . . . .	625 00
Cash loans, . . . . .	543 52
Cash deposited in the Housatonic National Bank, . . . . .	338 28
<i>Amount carried forward,</i> . . . . .	<u>\$11,269 64</u>

<i>Amount brought forward,</i>	.	.	.	.	\$11,269 64	
Net amount due from agents for premiums collected during the year,	.	.	.	.	111 84	
All other assets and property,	.	.	.	.	300 00	
Gross present Assets,	.	.	.	.	<u>          </u>	\$11,681 48

## LIABILITIES.

Losses and claims adjusted, but not yet due,	.	.	.	.	\$1,390 25	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	.	.	.	.	11,335 17	
Gross present Liabilities,	.	.	.	.	<u>          </u>	\$12,725 42
Gross present Liabilities,	.	.	.	.	\$12,725 42	
“     “     Assets,	.	.	.	.	11,681 48	
Balance against the Company,	.	.	.	.	<u>          </u>	\$1,043 94

## LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated March 6, 1832. Commenced business April, 1832.]

JAMES K. FELLOWS, *President.**Secretary,* JAMES COOK.*Office, No. 49 Central Street, Lowell.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$13,200 00	\$14,256 00
“     “     10-40 Bonds, . . . . .	500 00	537 50
“     “     Bonds of 1881, . . . . .	2,550 00	2,868 70
	<u>          </u>	<u>          </u>
	\$16,250 00	\$17,662 20

Railroad Stocks:—

	Par val.	Market val.	Total
	per share.	per share.	Market val.
16 shares Vermont and Canada Railroad, . . . . .	\$100	\$105½	\$1,688 00

Other Corporate Stocks, Bonds and Securities:—

2 shares Massachusetts Manufacturing Company,			
Lowell, . . . . .	\$1,000	\$900	\$1,800 00
2     “     Lowell Manufacturing Company, Lowell,	690	1,025	2,050 00
			<u>          </u>
			\$3,850 00

All other Assets and Property owned by the Company:—

	Cash value.
Office furniture, . . . . .	\$40 00
Revenue stamps, . . . . .	6 00
Postage stamps, . . . . .	1 50
	<u>          </u>
	\$47 50



## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$17,662 20	
Railroad stocks, . . . . .	1,688 00	
Other corporate stocks, bonds and securities,	3,850 00	
Cash on hand in the office of the Company, . .	43 62	
Cash deposited in the First National Bank, . .	737 64	
Cash deposited in the Lowell Institution for Savings, . . . . .	500 00	
Office and other premiums unpaid and in process of collection, . . . . .	247 65	
Interest (not included above) due and not paid, \$58.48; accrued but not due, \$704.47, . .	762 95	
All other assets and property, . . . . .	47 50	
Gross present Assets, . . . . .	—————	\$25,539 56

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$5,957 72	
All other debts and obligations; viz., office, agency and incidental expenses, . . . . .	105 13	
Gross present Liabilities, . . . . .	—————	6,062 85
Surplus, . . . . .		\$19,476 71

## LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.\*

[Incorporated February 20, 1828. Commenced business August 1, 1828.]

THOMAS B. NEWHALL, *President.*      *Secretary,* WILLIAM F. JOHNSON.  
*Office, 2 Savings Bank Building, Market Street, Lynn.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Registered Currency Bonds, . .	\$10,000 00	\$11,000 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
50 shares First National Bank, Lynn, . . . .	\$100	\$120	\$6,000 00
30 “ National City Bank, Lynn, . . . .	100	129	3,870 00
5 “ Central National Bank, Lynn, . . . .	100	130	650 00
			—————
			\$10,520 00

Railroad Bonds:—

\$600 Eastern Railroad Bonds, . . . . .	\$100	\$120	\$720 00
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\* Risks are taken by this Company only in Lynn, Lynnfield, Saugus, Swampscott and Nahant, in Essex County.

Cash Loans :—

	Cash value.
Two Notes on demand, . . . . .	\$856 00

All other Assets and Property owned by the Company :—

Office furniture and safe, . . . . .	\$600 00
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SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate, (first liens,)* .	\$2,500 00	
Cash market value of U. S. stocks and securities,	11,000 00	
National bank Stocks, . . . . .	10,520 00	
Railroad bonds, . . . . .	720 00	
Other cash loans, . . . . .	856 00	
Cash on hand in the office of the Company, .	315 00	
Cash deposited in the Five Cents Savings Bank, .	1,032 00	
Cash deposited in the Lynn Institution for Sav- ings, . . . . .	1,035 00	
Cash deposited in the Central National and City Banks, . . . . .	879 00	
Interest (not included above) accrued but not due,	558 00	
All other assets and property, . . . . .	600 00	
Gross present Assets, . . . . .	<hr/>	\$30,015 00

LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$3,000 00	
Claimed, reported, and supposed losses, not yet adjusted, . . . . .	500 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	12,777 86	
Return premiums on settled, cancelled or surren- dered policies, . . . . .	255 89	
Gross present Liabilities, . . . . .	<hr/>	16,533 75
Surplus, . . . . .		<hr/> \$13,481 25

* Value of lands mortgaged, without buildings, . . . . .	\$1,500 00
Value of buildings thereon, . . . . .	4,000 00
Total value of mortgaged premises, . . . . .	<hr/> \$5,500 00
Amount of insurance held as collateral, . . . . .	2,000 00

# MASSACHUSETTS MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 2, 1798. Commenced business March 21, 1798.]

CHARLES B. CUMINGS, *President.*

*Secretary,* JOHN M. CORBETT.

*Office, No. 39 Court Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Registered Bonds, . . .	\$88,000 00	\$96,570 00

City Bonds :—

City of Boston 6 per cent. Currency Bonds, . .	\$10,000 00	\$10,375 00
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National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
150 shares National Union Bank, Boston, . .	\$100	\$143	\$21,450 00
300 " Old Boston National Bank, Boston, . .	50	70	21,000 00
100 " Worcester National Bank, Worcester, . .	100	138	13,800 00
150 " Suffolk National Bank, Boston, . .	100	131 $\frac{3}{4}$	19,762 50
240 " Tremont National Bank, Boston, . .	100	128	30,720 00
134 " State National Bank, Boston, . .	100	107 $\frac{3}{4}$	14,438 50
100 " Merchants' National Bank, Boston, . .	100	127	12,700 00
150 " Hamilton National Bank, Boston, . .	100	123	18,450 00
32 " Globe National Bank, Boston, . .	100	130	4,160 00
100 " New England National Bank, Boston, . .	100	141 $\frac{3}{4}$	14,175 00
200 " Columbian National Bank, Boston, . .	100	127	25,400 00
50 " First National Bank, Boston, . .	100	188	9,400 00
100 " National Revere Bank, Boston, . .	100	117 $\frac{1}{4}$	11,725 00
100 " Atlas National Bank, Boston, . .	100	120	12,000 00
			<hr/> \$229,181 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate, (first liens,)* .	\$155,500 00	
Cash market value of U. S. stocks and securities, .	96,570 00	
City bonds, . . . . .	10,375 00	
National bank stocks, . . . . .	229,181 00	
Cash deposited in the Suffolk National Bank, .	6,214 72	
Interest accrued but not due, . . . . .	2,309 87	
Gross present Assets, . . . . .	<hr/>	\$500,150 59
Amount carried forward, . . . . .		<hr/> \$500,150 59

* Value of lands mortgaged, without buildings, . . . . .	\$136,600 00
Value of buildings thereon, . . . . .	150,300 00
Total value of mortgaged premises, . . . . .	<hr/> \$286,900 00
Amount of insurance held as collateral, . . . . .	113,000 00



Amount brought forward,

\$500,150 59

LIABILITIES.

Adjusted losses and claims, due and unpaid,	\$176 47	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	98,003 07	
State and local taxes, due or accrued,	34 08	
All other debts and obligations; viz., rents,	750 00	
Gross present Liabilities,		98,963 62
Surplus,		\$401,186 97

MECHANICS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 15, 1836. Commenced business September 1, 1836.]

SOLOMON HOVEY, President.

Secretary, OSBORN B. HALL.

Office, No. 28 State Street, Boston.

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company :—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881,	\$45,000 00	\$49,556 25
“ “ 5-20 6 per cent. Bonds of July 1, 1867,	20,000 00	21,450 00
	\$65,000 00	\$71,006 25

State Bonds :—

Massachusetts 6 per cent. 5-20 War Fund Bonds of 1867,	\$20,000 00	\$20,100 00
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National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
128 shares North Bank, Boston,	\$100	\$120	\$15,360 00
142 “ State Bank, Boston,	100	106 $\frac{3}{4}$	15,158 50
20 “ Shoe & Leather Dealers' Bank, Boston,	100	145 $\frac{1}{2}$	2,910 00
80 “ Bunker Hill Bank, Charlestown,	100	132	10,560 00
33 “ Massachusetts Bank, Boston,	250	300	9,900 00
49 “ City Bank, Boston,	100	110 $\frac{1}{2}$	5,414 50
82 “ Washington Bank, Boston,	100	140	11,480 00
20 “ Globe Bank, Boston,	100	128 $\frac{1}{2}$	2,570 00
90 “ Atlas Bank, Boston,	100	121	10,890 00
64 “ Second National Bank, Boston,	100	150	9,600 00
62 “ Atlantic Bank, Boston,	100	128	7,936 00
100 “ Boylston Bank, Boston,	100	140	14,000 00

Amount carried forward,

\$115,779 00

<i>Amount brought forward,</i>	.	.	.	.	.	.	\$115,779 00
25 shares Mechanics' Bank, Boston,	.	.	.	.	\$100	\$130	3,250 00
27 " Merchants' Bank, Boston,	.	.	.	.	100	127	3,429 00
50 " Traders' Bank, Boston,	.	.	.	.	100	109½	5,475 00
111 " Blackstone Bank, Boston,	.	.	.	.	100	145	16,095 00
20 " Faneuil Hall Bank, Boston,	.	.	.	.	100	140	2,800 00
33 " Eliot Bank, Boston,	.	.	.	.	100	117	3,861 00
100 " Revere Bank, Boston,	.	.	.	.	100	117	11,700 00
20 " Everett Bank, Boston,	.	.	.	.	100	110	2,200 00
							<hr/>
							\$164,589 00

All other Assets and Property owned by the Company :—

Interest accrued on deposit notes,	.	.	.	.	.	Cash value.	\$67,254 10
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#### SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate, (first liens),*	\$259,300 00
Cash market value of U. S. stocks and securities,	71,006 25
State bonds,	20,100 00
National bank stocks,	164,589 00
Cash on hand in the office of the Company,	1,917 33
Cash deposited in the State National Bank,	6,280 10
Office and other premiums unpaid and in process of collection,	2,500 00
Interest (not included above) accrued but not due,	6,742 59
All other assets and property,	67,254 10
Gross present Assets,	<hr/> \$599,689 37

#### LIABILITIES.

Adjusted losses and claims, due and unpaid,	\$1,303 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	218,025 09
Return premiums on settled, cancelled or surrendered policies,	8,211 31
State and local taxes, due or accrued,	68 73
Gross present Liabilities,	<hr/> 227,608 13
Surplus,	<hr/> \$372,081 24

* Value of lands mortgaged, without buildings,	\$212,200 00
Value of buildings thereon,	402,800 00
Total value of mortgaged premises,	\$615,000 00
Amount of insurance held as collateral,	221,900 00
Amount of prior encumbrance,	7,000 00

**MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE  
COMPANY, WORCESTER.**

[Incorporated April 6, 1846. Commenced business January 1, 1847.]

ISAAC DAVIS, *President.*

*Secretary,* ELIJAH B. STODDARD.

*Office, No. 98 Main Street, Worcester.*

**DETAILED STATEMENT OF ASSETS.**

United States Stocks and Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Registered Bonds, . . .	\$110,000 00	\$118,250 00

State, City and Town Bonds and Loans :—

City of Worcester Bonds, . . . . .	\$30,000 00	\$30,000 00
“        “        Notes, . . . . .	98,504 30	98,504 30
State of New Hampshire Bonds, . . . . .	15,000 00	15,000 00
Town of Marlborough Note, . . . . .	3,000 00	3,000 00
	<hr/>	<hr/>
	\$146,504 30	\$146,504 30

National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
5 shares Grafton National Bank, Grafton, . .	\$100	\$115	\$575 00
30 “    Millbury National Bank, Millbury, . .	100	115	3,450 00
33 “    City National Bank, Worcester, . . .	100	140	4,620 00
25 “    Central National Bank, Worcester, . .	100	135	3,375 00
90 “    Webster National Bank, Boston, . . .	100	108	9,720 00
46 “    Quinsigamond Nat'l Bank, Worcester, . .	100	120	5,520 00
50 “    Third National Bank, Springfield, . . .	100	125	6,250 00
50 “    Atlantic National Bank, Boston, . . .	100	130	6,500 00
13 “    Mechanics' National Bank, Worcester, . .	100	140	1,820 00
			<hr/>
			\$41,830 00

Cash Loans :—

	Cash value.
Note with personal security, . . . . .	\$5,000 00
“        assignment of mortgage as collateral security, . . . . .	1,000 00
	<hr/>
	\$6,000 00

All other Assets and Property owned by the Company :—

Office furniture and stationery, . . . . .	\$685 29
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$3,500 00	
Loans on mortgage of real estate (first liens),* . . . . .	4,400 00	
Cash market value of U. S. stocks and securities, . . . . .	118,250 00	
State, city and town bonds and loans, . . . . .	146,504 30	
National bank stocks, . . . . .	41,830 00	
Cash loans, . . . . .	6,000 00	
Cash on hand in the office of the Company, . . . . .	147 75	
Cash deposited in the Quinsigamond Nat'l Bank, . . . . .	8,559 09	
Net amount due from agents for premiums collected during the year, . . . . .	2,272 86	
Office and other premiums unpaid and in process of collection, . . . . .	98 37	
All other assets and property, . . . . .	685 29	
Gross present Assets, . . . . .	—————	\$332,247 66

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$4,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	186,807 48	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	2,077 36	
Gross present Liabilities, . . . . .	—————	192,884 84
Surplus, . . . . .		\$139,362 82

MERRIMACK MUTUAL FIRE INSURANCE COMPANY,  
ANDOVER.

[Incorporated February 7, 1828. Commenced business April 1, 1828.]

NATHAN W. HAZEN, *President*.*Secretary*, SAMUEL GRAY.*Office, Andover, Mass.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Currency Bonds, . . . . .	\$27,000 00	\$29,868 70

* Value of lands mortgaged, without buildings, . . . . .	\$9,000 00
Value of buildings thereon, . . . . .	8,000 00

Total value of mortgaged premises, . . . . .	\$17,000 00
Amount of insurance held as collateral, . . . . .	8,100 00

State, City and Town Stocks, Bonds and Loans:—

	Par value.	Market value
City of Albany Bonds, . . . . .	\$10,000 00	\$9,800 00
State of Maine Bonds, . . . . .	10,000 00	9,800 00
City of Chicago Water Loan, . . . . .	6,000 00	5,820 00
Boston City 6 per cent. Bonds, . . . . .	2,000 00	2,020 00
Town of Methuen Notes, . . . . .	8,000 00	8,000 00
	<hr/>	<hr/>
	\$36,000 00	\$35,440 00

SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$29,868 70	
State, city and town stocks, bonds and loans, . . . . .	35,440 00	
Cash on hand in the office of the Company, .	125 15	
Cash deposited in the Andover National Bank, .	837 11	
Net amount due from agents for premiums collected during the year, . . . . .	3,255 25	
Interest (not included above) due and not paid, \$1,700; accrued but not due, \$370, . . . .	2,070 00	
Gross present Assets, . . . . .	<hr/>	\$71,596 21

LIABILITIES.

Claims for losses disputed or resisted, . . . .	\$3,640 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	42,504 29	
State and local taxes, due or accrued, . . . .	19 30	
All other debts and obligations; viz., rents, \$17.50; incidental expenses, \$27, . . . . .	44 50	
Gross present Liabilities, . . . . .	<hr/>	46,208 09
		<hr/>
Surplus, . . . . .		\$25,388 12

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, CONCORD.

[Incorporated March 3, 1826. Commenced business March 29, 1826.]

GEORGE HEYWOOD, *President.*

*Secretary,* RICHARD BARRETT.

*Office at Concord, Mass.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$19,500 00	\$21,060 00
“ “ 6 per cent. Bonds of 1881, . . . .	15,000 00	16,575 00
	<hr/>	<hr/>
	\$34,500 00	\$37,635 00

## National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
15 shares Merchants' National Bank, Boston,	\$100	\$127	\$1,905 00
40 " Webster National Bank, Boston, .	100	108	4,320 00
25 " Eliot National Bank, Boston, .	100	120	3,000 00
53 " Boston National Bank, Boston, .	100	112	5,936 00
54 " Howard National Bank, Boston, .	100	108	5,832 00
40 " Revere National Bank, Boston, .	100	117	4,680 00
50 " Blackstone National Bank, Boston,	100	142	7,100 00
13 " Shawmut National Bank, Boston, .	100	122 $\frac{3}{4}$	1,595 75
18 " State National Bank, Boston, .	100	107 $\frac{3}{4}$	1,939 50
20 " Faneuil Hall National Bank, Boston, .	100	133	2,660 00
44 " North America National Bank, Boston,	100	110	4,840 00
33 " Concord National Bank, Concord, .	100	110	3,630 00
			<hr/> \$47,438 25

## Railroad Stocks and Bonds :—

40 shares Boston and Albany Railroad, . . .	\$100	\$149 $\frac{1}{2}$	\$5,980 00
22 " Fitchburg Railroad, . . . . .	100	132	2,904 00
50 " Philadelphia, Wilmington and Balti- more Railroad, . . . . .	50	50	2,500 00
1 Eastern Railroad Bond, . . . . .	1,000	—	1,007 50
			<hr/> \$12,391 50

## Securities held as Collateral for Cash Loans :—

	Total cash Market value.	Amount loaned thereon.
United States 5-20 Bonds, . . . . .	\$1,080 00	\$1,000 00
80 shares American Powder Company stock, .	8,000 00	5,000 00
United States 5-20 Bond, . . . . .	1,080 00	450 00
5 shares Exchange National Bank, Boston, .	825 00	500 00
United States 5-20 Bond, . . . . .	1,080 00	600 00
4 Bonds Leavenworth, Lawrence and Galveston Railroad Co., . . . . .	4,000 00	2,500 00
		<hr/> \$10,050 00
		<hr/> \$16,065 00

## Other Cash Loans :—

	Cash value.
Notes with security, . . . . .	\$15,050 00

## All other Assets and Property owned by the Company :—

Office furniture and safes, . . . . .	\$800 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate		
owned by the Company, . . . . .	\$12,696 15	
Loans on mortgage of real estate, (first liens),*	50,800 00	
Cash market value of U. S. stocks and securities,	37,635 00	
National bank stocks, . . . . .	47,438 25	
Railroad stocks and bonds, . . . . .	12,391 50	
Cash loans on collateral security, . . . . .	10,050 00	
Other cash loans, . . . . .	15,050 00	
Cash on hand in the office of the Company, . . . . .	2,270 84	
Cash deposited in the Concord National Bank, . . . . .	5,803 28	
Net amount due from agents for premiums collected during the year, . . . . .	4,677 20	
Interest (not included above) due and not paid, \$1,114.75; accrued but not due, \$2,392.26, . . . . .	3,507 01	
All other assets and property, . . . . .	800 00	
Gross present Assets, . . . . .	<hr/>	\$203,119 23

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	\$1,015 00	
Losses and claims adjusted, but not yet due, . . . . .	1,237 00	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	2,287 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premium received on unexpired fire risks, . . . . .	77,545 50	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	380 25	
State and local taxes, due or accrued, . . . . .	46 70	
All other debts and obligations; viz., salaries, . . . . .	100 00	
Gross present Liabilities, . . . . .	<hr/>	82,611 45
Surplus, . . . . .		<hr/> \$120,507 78

* Value of lands mortgaged, without buildings, . . . . .	\$45,750 00
Value of buildings thereon, . . . . .	86,300 00
Total value of mortgaged premises, . . . . .	<hr/> \$132,050 00
Amount of insurance held as collateral, . . . . .	40,425 00

## MILFORD MUTUAL FIRE INSURANCE COMPANY, MILFORD.

[Incorporated April 30, 1851. Commenced business January 1, 1852.]

ALBERT A. COOK, *President.**Secretary,* GEO. G. PARKER.*Office, No. 2 Washington Block, Milford.*

## DETAILED STATEMENT OF ASSETS.

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
10 shares Milford National Bank, Milford, . . .	\$100	\$100	\$1,000 00
9 " Hide and Leather Nat'l Bank, Boston, . . .	100	—	1,335 00
			<hr/> \$2,335 00

## Cash Loans:—

	Cash value.
Endorsed notes, . . . . .	\$2,400 00

## All other Assets and Property owned by the Company:—

Safe and office furniture, . . . . .	\$150 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of national bank stocks, . . .	\$2,335 00	
Cash loans, . . . . .	2,400 00	
Cash on hand in the office of the Company, . . .	1,008 50	
Net amount due from agents for premiums collected during the year, . . . . .	303 16	
Office and other premiums unpaid and in process of collection, . . . . .	125 32	
Interest (not included above) due and not paid, . . .	18 00	
All other assets and property, . . . . .	150 00	
Gross present Assets, . . . . .	<hr/>	\$6,339 98

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$715 00	
Claims for losses disputed or resisted, . . . . .	1,111 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	3,424 57	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	101 07	
National taxes and duties, due or accrued, . . . . .	4 96	
Gross present Liabilities, . . . . .	<hr/>	5,356 60
Surplus, . . . . .		<hr/> \$983 38

## MUTUAL FIRE ASSURANCE COMPANY, SPRINGFIELD.

[Incorporated February, 1827. Commenced business July, 1827.]

WARNER C. STURTEVANT, *President.**Secretary,* LEWIS A. TIFFT.*Office, corner of Main and Elm Streets, Springfield.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 6 per cent. Bonds of 1862, .	\$7,500 00	\$8,100 00
“ “ 5-20 Bonds of 1864, . . .	1,000 00	1,080 00
“ “ 5-20 Bonds of 1865, . . .	5,500 00	5,940 00
“ “ 5-20 Bonds of 1867, . . .	1,550 00	1,155 00
“ “ 6 per cent. bonds of 1881, . .	1,000 00	1,130 00
	<hr/>	<hr/>
	\$16,550 00	\$17,405 00

## National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
75 shares Second National Bank, Springfield, .	\$100	\$160	\$12,000 00
61 “ Chicopee National Bank, Springfield, .	100	150	9,150 00
15 “ John Hancock Nat'l Bank, Springfield, .	100	120	1,800 00
10 “ Monson National Bank, Monson, . . .	100	120	1,200 00
10 “ First National Bank, Chicopee, . . .	100	130	1,300 00
50 “ Hadley Falls National Bank, Holyoke, .	100	130	6,500 00
66 “ National Bank of Commerce, Boston, .	100	120	7,920 00
			<hr/>
			\$39,870 00

## Railroad Stocks :

35 shares Boston and Albany Railroad Company, .	\$100	\$150	\$5,250 00
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## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
25 shares First National Bank, Springfield, . .	\$3,250 00	\$2,500 00
Two \$1,000 First Mortgage Bonds, Potsdam and Watertown Railroad, . . . . .	2,300 00	1,600 00
	<hr/>	<hr/>
	\$5,550 00	\$4,100 00

## Other Cash Loans :—

	Cash value.
Call loan to Jas. Kirkland, W. K. Baker and Henry Fuller, .	\$2,500 00



## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$6,000 00	
Cash market value of U. S. stocks and securities,	17,405 00	
National bank stocks,	39,870 00	
Railroad stocks and bonds,	5,250 00	
Cash loans on collateral security,	4,100 00	
Other cash loans,	2,500 00	
Cash on hand in the office of the Company,	39 45	
Cash deposited in the Chicopee National Bank,	250 00	
Interest (not included above) accrued but not due,	511 98	
Gross present Assets,		\$75,926 43

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	\$24,726 84	
Return premiums or cash dividends of profits unpaid on terminated policies,	275 11	
All other debts and obligations; viz., rents,	31 25	
Gross present Liabilities,		25,033 20
Surplus,		\$50,893 23

MUTUAL PROTECTION FIRE INSURANCE COMPANY,  
CHARLESTOWN.

[Incorporated 1861. Commenced business July, 1864.]

G. WASHINGTON WARREN, *President.*      *Secretary,* SAMUEL S. WILLSON.  
*Office, No. 3 Chelsea Street, Charlestown.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881,	\$3,000 00	\$3,427 50

All other Assets and Property owned by the Company:—

	Cash value.
Office furniture,	\$200 00
* Value of lands mortgaged, without buildings,	\$8,000 00
Value of buildings thereon,	4,000 00
Total value of mortgaged premises,	\$12,000 00
Amount of insurance held as collateral,	2,800 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$3,427 50	
Cash on hand in the office of the Company,	78 84	
Cash deposited in the Charlestown Five Cent Savings Bank,	2,700 00	
Office and other premiums unpaid and in process of collection,	1,125 48	
Interest (not included above) due and not paid, and accrued but not due,	352 80	
All other assets and property,	200 00	
Gross present Assets,	<u>          </u>	\$7,884 62

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$145 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	4,435 43	
Gross present Liabilities,	<u>          </u>	4,580 43
Surplus,		<u>          </u> \$3,304 19

## MUTUAL SAFETY FIRE INSURANCE COMPANY, WAKEFIELD.

[Incorporated April, 1853. Commenced business May, 1853.]

EDWARD H. WALTON, *President.*      *Secretary,* CHARLES F. HARTSHORNE.  
*Office on Main Street, Wakefield.*

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash on hand in the office of the Company,	\$8 00	
Net amount of assessments, due and collectible,	50 00	
All other assets and property,	75 00	
Gross present Assets,	<u>          </u>	\$133 00

## LIABILITIES.

National taxes and duties, due or accrued,	\$2 30	
State and local taxes, due or accrued,	32	
All other debts and obligations; viz., salaries, \$150; defending suits, \$450,	600 00	
Gross present Liabilities,	<u>          </u>	\$602 62

[NOTE.—This Company charges a cash premium adequate for expenses only, and relies upon assessments on deposit notes to pay losses as they occur.]

## NAUMKEAG MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated June 21, 1869. Commenced business September 1, 1870.]

NATHANIEL C. ROBBINS, *President.**Secretary,* HENRY A. BROWN.*Office, No. 16 Washington Street, Salem.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bond, . . . .	\$1,000 00	\$1,075 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$1,075 00	
Cash on hand in the office of the Company, .	123 06	
Cash deposited in the National Exchange Bank, .	1,025 76	
Net amount due from agents for premiums collected during the year, . . . . .	77 04	
Office and other premiums unpaid and in process of collection, . . . . .	181 54	
Gross present Assets, . . . . .	—————	\$2,482 40

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$1,399 48	
Due or to become due to other Companies for re-insurance premiums, . . . . .	6 93	
State and local taxes, due or accrued, . . . .	28 00	
Gross present Liabilities, . . . . .	—————	1,434 41
Surplus, . . . . .		\$1,047 99

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY,  
NEWBURYPORT.

[Incorporated February 10, 1829. Commenced business May 1, 1829.]

JOHN BALCH, *President.**Secretary,* JOSEPH J. KNAPP.*Office, No. 27 State Street, Newburyport.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 Bonds, . . . . .	\$500 00	\$530 00
United States 5-20 Bonds, . . . . .	5,000 00	5,500 00
	—————	—————
	\$5,500 00	\$6,030 00



National Bank Stocks :—			
	Par val. per share.	Market val. per share.	Total Market val.
100 shares Merchants' Nat'l Bank, Newburyport,	\$20	\$25	\$2,500 00
18 " Mechanics' Nat'l Bank, Newburyport,	100	130	2,340 00
31 " Ocean National Bank, Newburyport, .	50	65	2,015 00
15 " Washington National Bank, Boston, .	100	130	1,950 00
			<hr/> \$8,805 00

Other Corporate Stocks, Bonds and Securities :—			
Bartlett Steam Mills, note on demand, interest 7			
per cent., . . . . .	\$890 00		\$890 00

All other Assets and Property owned by the Company :—			
			Cash value.
Deposit in Savings Institution in Newburyport, . . . . .			\$1,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$6,030 00	
National bank stocks, . . . . .	8,805 00	
Cash loans, . . . . .	890 00	
Cash on hand in the office of the Company, .	71 92	
Cash deposited in the Merchants' National Bank,	348 19	
Interest (not included above) due and not paid, .	36 00	
All other assets and property, . . . . .	1,000 00	
Gross present Assets, . . . . .	<hr/>	\$17,181 11

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire-risks, . . . . .	\$4,620 84	
Return premiums on settled, cancelled and surrendered policies, . . . . .	9,241 68	
All other debts and obligations; viz., rents, \$20; salaries, \$75, . . . . .	95 00	
Gross present Liabilities, . . . . .	<hr/>	13,957 52
Surplus, . . . . .		<hr/> \$3,223 59

NORFOLK MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated February 12, 1825. Commenced business July 1, 1825.]

IRA CLEVELAND, *President.*

*Secretary,* GEORGE D. GORDON.

*Office, High Street, Dedham.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company :—			
	Par value.	Market value.	
United States 5-20 Coupon Bonds, (1865,) . . . . .	\$39,000 00	\$42,120 00	

## Securities held as Collateral for Cash Loans:—

	Total cash Market value.	Amount loaned thereon.
70 shares Northern Railroad, (New Hampshire,)	\$7,840 00	\$5,000 00
Individual note secured by \$4,000 U. S. bonds, .	4,600 00	4,000 00
	<hr/> \$12,440 00	<hr/> \$9,000 00

## Other Cash Loans:—

	Cash value.
Loan on personal security, . . . . .	\$400 00

## Other Debts, Claims and Demands owing the Company:—

Rents accrued and unpaid, . . . . .	\$470 00
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## All other Assets and Property owned by the Company:—

Steam apparatus used in the building, . . .	\$1,400 00	
Safe, . . . . .	300 00	
Office furniture, . . . . .	374 00	
	<hr/>	\$2,074 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$15,500 00	
Loans on mortgage of real estate (first liens),* .	88,750 00	
Cash market value of U. S. stocks and securities, .	42,120 00	
Cash loans on collateral security of stocks and bonds, . . . . .	9,000 00	
Other cash loans, . . . . .	400 00	
Cash deposited in the Dedham National Bank, .	3,787 63	
Net amount due from agents for premiums collected during the year, . . . . .	6,021 49	
Other debts, claims and demands owing the Company, . . . . .	470 00	
Interest (not included above) due and not paid, \$19.75; accrued but not due, \$2,982.36, . .	3,002 11	
All other assets and property, . . . . .	2,074 00	
Gross present Assets, . . . . .	<hr/>	\$171,125 23

## LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$4,600 33	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	300 00	
	<hr/>	
Amounts carried forward, . . . . .	\$4,900 33	\$171,125 23

* Value of lands mortgaged, without buildings, . . . . .	\$87,575 00
Value of buildings thereon, . . . . .	136,950 00

Total value of mortgaged premises, . . . . .	\$224,525 00
Amount of insurance held as collateral, . . . . .	83,800 00

<i>Amounts brought forward,</i> . . . . .	\$4,900 33	\$171,125 23
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . .	112,130 79	
Return premiums on settled, cancelled or surrendered policies, . . . . .	329 99	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	5,741 46	
All other debts and obligations; viz., salaries, \$825; office, agency and incidental expenses, \$62.50, . . . . .	887 50	
Gross present Liabilities, . . . . .	<hr/>	123,990 07
Surplus, . . . . .		<hr/> \$47,135 16

## QUINCY MUTUAL FIRE INSURANCE COMPANY, QUINCY.

[Incorporated March 22, 1851. Commenced business 1851.]

WILLIAM S. MORTON, *President.*      *Secretary,* CHARLES A. HOWLAND.  
*Office, Quincy, Mass.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per ct. Registered Bonds of 1881,	\$10,000 00	\$11,050 00
“ “ 5-20 Registered Bonds of 1862, .	10,000 00	10,750 00
“ “ 5-20 Registered Bonds of 1865, .	20,000 00	21,500 00
“ “ 5-20 Registered Bonds of 1867, .	5,000 00	5,375 00
	<hr/> \$45,000 00	<hr/> \$48,675 00

Cost on books of Company, \$45,799.50.

State, City and Town Bonds:—

Boston City Stock, (Gold Bonds,) . . . .	\$10,000 00	\$9,600 00
Cambridge City Stock, (Gold Bonds,) . .	5,000 00	4,800 00
Massachusetts State Stock, (Reg'd Gold Bonds,) .	20,000 00	19,200 00
“ “ “ “ “ .	3,000 00	2,880 00
Chicago City Currency Bonds, . . . .	20,000 00	19,400 00
Bath City Currency Bonds, . . . .	7,000 00	6,300 00
“ “ “ “ .	3,000 00	2,700 00
Roxbury City 5 per cent. Currency Bonds, .	5,000 00	4,500 00
Town of Marlborough Currency Bonds, . .	5,000 00	5,000 00
“ “ “ “ .	10,000 00	10,000 00
	<hr/> \$88,000 00	<hr/> \$84,380 00

Cost on books of Company, \$84,835.50.



## National Bank Stocks:—

		Par val. per share.	Market val. per share.	Total Market val.
122 shares	Mt. Wollaston National Bank, Quincy,	\$100	\$145	\$17,690 00
39	“ Granite National Bank, Quincy,	100	116	4,524 00
138	“ City National Bank, Boston,	100	110	15,180 00
100	“ National Bank of Redemption, Boston,	100	136	13,600 00
100	“ Revere National Bank, Boston,	100	117	11,700 00
96	“ State National Bank, Boston,	100	107	10,272 00
89	“ Suffolk National Bank, Boston,	100	127	11,303 00
89	“ Webster National Bank, Boston,	100	108	9,612 00
72	“ Market National Bank, Boston,	100	110	7,920 00
67	“ Hide and Leather Nat'l Bank, Boston,	100	117	7,839 00
53	“ Traders' National Bank, Boston,	100	110	5,830 00
50	“ Eliot National Bank, Boston,	100	124	6,200 00
39	“ North National Bank, Boston,	100	121	4,719 00
35	“ Maverick National Bank, Boston,	100	112	3,920 00
33	“ Third National Bank, Boston,	100	140	4,620 00
28	“ National Bank of Commerce, Boston,	100	124	3,472 00
20	“ Everett National Bank, Boston,	100	110	2,200 00
50	“ First National Bank, Worcester,	100	140	7,000 00
50	“ First National Bank, Weymouth,	100	115	5,750 00
30	“ Hingham National Bank, Hingham,	100	110	3,300 00

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\$156,651 00

Cost on books of Company, \$139,692.45.

## Railroad Bonds:—

Old Colony and Newport Railway 7 per cent.		
Bonds,	\$102	\$10,200 00
Old Colony and Newport Railway 6 per cent.		
Bonds,	95	9,500 00
Boston and Lowell Railroad 6 per cent. Bonds,	96	4,800 00

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\$24,500 00

Cost on books of Company, \$24,493.75.

## Other Corporate Stocks:—

5 shares	Citizens' Gas Light Company,	\$100	\$150	\$750 00
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## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
65 shares Union Railway Co.,	Above par.	\$5,000 00
\$2,000 United States 5-20 Bonds,	“ “	2,000 00

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\$7,000 00

## Other Cash Loans:—

	Cash value.
Loan on personal security,	\$1,500 00

## Other Debts, Claims and Demands owing the Company:—

Personal note of S. J. Beal for	\$269 47
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All other Assets and Property owned by the Company :—

An assignment of a mortgage from one Ryan to this Company, being mortgagee in a contested claim with one Greenwood, on land and building in Plymouth, N. H., awaiting termination of a lawsuit against this and other companies.

We paid cash on the above, . . . . .	\$5,000 00
Interest then due, . . . . .	314 17
Interest accrued, . . . . .	420 00
	<hr/>
Total, . . . . .	\$5,734 17

#### SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$7,000 00	
Loans on mortgage of real estate (first liens),* . . . . .	51,400 00	
Cash market value of U. S. stocks and securities, . . . . .	48,675 00	
State, county, city and town bonds, . . . . .	84,380 00	
National bank stocks, . . . . .	156,651 00	
Railroad bonds, . . . . .	24,500 00	
Other corporate stocks, . . . . .	750 00	
Cash loans on collateral security, . . . . .	7,000 00	
Other cash loans, . . . . .	1,500 00	
Cash on hand in the office of the Company, . . . . .	107 00	
Cash deposited in the Mt. Wollaston Bank, . . . . .	6,620 10	
Net amount due from agents for premiums collected during the year, . . . . .	15,325 50	
Other debts, claims and demands owing the Company, . . . . .	269 47	
Interest (not included above) due and not paid, \$5,547.48 ; accrued but not due, \$1,711.56, . . . . .	7,259 04	
All other assets and property, . . . . .	5,734 17	
Gross presents Assets, . . . . .	<hr/>	\$417,171 28

#### LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$2,000 00	
Claims for losses disputed or resisted, . . . . .	10,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	265,144 48	
	<hr/>	
Amounts carried forward, . . . . .	\$277,144 48	\$417,171 28

* Value of lands mortgaged, without buildings, . . . . .	\$84,400 00
Value of buildings thereon, . . . . .	84,100 00

Total value of mortgaged premises, . . . . .	\$118,500 00
Amount of insurance held as collateral, . . . . .	58,750 00

<i>Amounts brought forward,</i>	\$277,144 48	\$417,171 28
Return premiums or cash dividends of profits unpaid on terminated policies,	1,000 00	
State and local taxes, due or accrued,	266 53	
All other debts and obligations; viz., rents, \$125; salaries, \$69.32,	194 32	
Gross present Liabilities,	— — —	278,605 33
Surplus,		\$138,565 95

## SALEM MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated April 17, 1868. Commenced business May, 1868.]

CHARLES S. NICHOLS, *President.**Secretary.* WILLIAM S. FELTON.*Office, No. 42 Washington Street, Salem.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds,	\$3,300 00	\$3,526 50
" " 10-40 Bonds,	500 00	533 75
	<u>\$3,800 00</u>	<u>\$4,060 25</u>

County and City Bonds:—

City of Salem 6 per cent. Bonds,	\$1,000 00	\$990 00
" Chicago 7 per cent. Bonds,	3,000 00	2,910 00
" Brooklyn 7 per cent. Bonds,	1,000 00	1,060 00
" Brooklyn 6 per cent. Bonds,	1,000 00	920 00
St. Louis County 7 per cent. Bonds,	1,000 00	955 00
" City 6 per cent. Bonds,	1,000 00	900 00
	<u>\$8,000 00</u>	<u>\$7,675 00</u>

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
40 shares Asiatic National Bank, Salem,	\$30	\$36	\$1,440 00
12 " Naumkeag National Bank, Salem,	100	145	1,740 00
12 " Salem National Bank, Salem,	100	118	1,416 00
12 " Mercantile National Bank, Salem,	100	116	1,392 00
12 " National Exchange Bank, Salem,	100	120	1,440 00
16 " Boston National Bank, Boston,	100	110	1,760 00
12 " Maverick National Bank, Boston,	100	112½	1,350 00
12 " Traders' National Bank, Boston,	100	110	1,320 00
12 " First National Bank, Danvers,	75	100	1,200 00
6 " Warren National Bank, Peabody,	100	130	780 00
			<u>\$13,838 00</u>



## Railroad Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
15 shares Cambridge Horse Railroad, . . .	\$100	\$100	\$1,500 00
\$2,000 Essex Railroad Bonds, . . . . .	100	96	1,920 00
\$1,000 Central Pacific Railroad 6 per cent. Bond, . . .	100	90	900 00
			<hr/> \$4,320 00

## Other Corporate Stocks:—

15 shares Cambridge Gas Light Company, . . .	\$100	\$137½	\$2,062 50
11 “ Lynn Gas Light Company, . . . . .	100	115	1,265 00
10 “ Jamaica Plain Gas Light Company, . . .	100	102	1,020 00
8 “ Salem Gas Light Company, . . . . .	100	132	1,056 00
10 “ Marblehead Gas Light Company, . . .	100	20	200 00
			<hr/> \$5,603 50

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities, . . .	\$4,060 25	
County and city bonds, . . . . .	7,675 00	
National bank stocks, . . . . .	13,838 00	
Railroad bonds, . . . . .	4,320 00	
Other corporate stocks, . . . . .	5,603 50	
Cash on hand in the office of the Company, . . .	1,436 22	
Net amount due from agents for premiums collected during the year, . . . . .	158 37	
Office and other premiums unpaid and in process of collection, . . . . .	696 75	
Interest (not included above) accrued but not due, . . .	402 33	
Gross present Assets, . . . . .	<hr/>	\$38,190 42

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$14,281 55	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	478 96	
State and local taxes, due or accrued, . . . . .	9 17	
All other debts and obligations; viz., salaries, . . . . .	300 00	
Gross present Liabilities, . . . . .	<hr/>	15,069 68
Surplus, . . . . .		<hr/> \$23,120 74

# SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE COMPANY, AMESBURY.

[Incorporated May 15, 1855. Commenced business December 1, 1855.]

DAVID L. DEARBORN, *President.*

*Secretary, W. C. BINNEY.*

*Office, Main Street, Amesbury.*

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash on hand in the office of the Company, . . . . .	\$63 28	
Cash deposited in the Powow River National Bank and in the Provident Institution for Savings, . . . . .	1,466 61	
Net amount due from agents for premiums collected during the year, . . . . .	146 32	
Interest (not included above) due and not paid, . . . . .	31 98	
All other assets and property, . . . . .	150 00	
Gross present Assets, . . . . .	—————	\$1,863 19

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$1,444 89	
Return premiums on settled, cancelled or surrendered policies, . . . . .	8 47	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	17 75	
Gross present Liabilities, . . . . .	—————	1,471 11
Surplus, . . . . .		\$392 08

# SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.

[Incorporated February 24, 1852. Commenced business April 1, 1852.]

HARMON HALL, *President.*

*Secretary, WILBUR F. NEWHALL.*

*Office at Saugus.*

## DETAILED STATEMENT OF ASSETS.

Office furniture, safes, &c., . . . . .	Cash value. \$600 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash on hand in the office of the Company, . . . . .	\$564 08	
Net amount of assessments, due and collectible, . . . . .	175 00	
All other assets and property, . . . . .	600 00	
Gross present Assets, . . . . .	—————	\$1,339 08

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$2,000 00	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	60 00	
Due for borrowed money, . . . . .	1,200 00	
All other debts and obligations; viz., rents, \$29.17; interest, \$14, . . . . .	43 17	
Gross present Liabilities, . . . . .	<hr/>	\$3,303 17

SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY,  
PEABODY.

[Incorporated June 12, 1829. Commenced business August 1, 1829.]

ISAAC B. ELLIOT, *President.**Secretary,* GEORGE A. OSBORNE.*Office at Peabody, Mass.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$8,500 00	\$9,095 00
United States Bonds of 1881, . . . . .	1,000 00	1,100 00
	<hr/>	<hr/>
	\$9,500 00	\$10,195 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
48 shares Warren National Bank, Peabody, . . . . .	\$100	\$120	\$5,760 00
45 " South Danvers National B'k, Peabody, . . . . .	100	125	5,625 00
51 " Asiatic National Bank, Salem, . . . . .	30	35	1,785 00
34 " First National Bank, Danvers, . . . . .	75	85	2,890 00
30 " Nat'l Hide and Leather Bank, Boston, . . . . .	100	112	3,360 00
20 " Naumkeag National Bank, Salem, . . . . .	100	125	2,500 00
18 " Exchange National Bank, Salem, . . . . .	100	115	2,070 00
12 " First National Bank, Salem, . . . . .	100	120	1,440 00
8 " Andover National Bank, Andover, . . . . .	100	115	920 00
			<hr/>
			\$26,350 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),* . . . . .	\$200 00
Cash market value of U. S. stocks and securities, . . . . .	10,195 00
	<hr/>
Amount carried forward, . . . . .	\$10,395 00

* Value of lands mortgaged, without buildings, . . . . .	\$1,000 00
Value of buildings thereon, . . . . .	2,000 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$3,000 00



<i>Amount brought forward,</i>	\$10,395 00	
Cash market value of National bank stocks,	26,350 00	
Cash deposited in the So. Danvers National Bank,	611 07	
Interest (not included above) due and not paid,		
\$285; accrued but not due, \$5,	290 00	
Gross present Assets,	—————	\$37,646 07

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	\$10,115 35	
Return premiums or cash dividends of profits un- paid on terminated policies,	320 75	
National taxes and duties, due or accrued,	9 18	
State and local taxes, due or accrued,	6 13	
All other debts and obligations; viz., rents and salaries,	200 00	
Gross present Liabilities,	—————	10,651 41
Surplus,		\$26,994 66

## TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated 1848. Commenced business June, 1848.]

CHAS. B. COBURN, *President.**Secretary,* EDWARD F. SHERMAN.*Office, No. 27 Central Street, Lowell.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Bonds of 1881,	\$6,200 00	\$7,006 00
“ “ 5-20 Bonds of 1864,	6,000 00	6,465 00
“ “ 5-20 Bonds of 1865,	2,000 00	2,200 00
“ “ 5-20 Bonds of 1867,	3,000 00	3,315 00
“ “ 5-20 Bonds of 1867, Registered,	21,000 00	23,205 00
“ “ 5-20 Bonds of 1868, Registered,	5,000 00	5,525 00
	—————	—————
	\$43,200 00	\$47,716 00

County and City Bonds:\*

Cook County (Illinois) Bonds,	\$2,500 00	\$2,471 87
City of Lynn Bonds,	5,000 00	5,025 00
City of Boston Bonds,	5,000 00	5,100 00
City of Salem Bonds,	3,000 00	3,015 00
City of Cambridge Bonds,	5,000 00	4,975 00
City of Cincinnati Bonds,	2,000 00	2,025 00
	—————	—————
	\$22,500 00	\$22,611 87

\* Accrued interest included.

## National Bank Stocks :—

		Par val. per share.	Market val. per share.	Total Market val.
13 shares	Merchants' National Bank, Lowell, .	\$100	\$120	\$1,560 00
35 "	Railroad National Bank, Lowell, .	100	120	4,200 00
22 "	Hide and Leather Nat'l B'k of Boston, .	100	117	2,574 00
15 "	Atlas National Bank, Boston, .	100	120	1,800 00
14 "	Eagle National Bank, Boston, .	100	120	1,680 00
				<hr/> \$11,814 00

## Railroad Bonds :—

Vermont and Massachusetts Railroad Bonds (ac- crued interest included), . . . . .	\$2,500 00	\$2,587 50
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## Other Corporate Stocks :—

1 share	Hamilton Manufacturing Company, .	\$1,000	\$650	\$650 00
2 shares	Lawrence Manufacturing Company, .	1,000	760	1,520 00
3 "	Lowell Manufacturing Company, .	690	960	2,880 00
8 "	Merrimack Manufacturing Company, .	1,000	1,175	9,400 00
6 "	Tremont Manufacturing Company, .	475	350	2,100 00
100 "	Traders' and Mechanics' Insurance Co., .	100	115	11,500 00
				<hr/> \$28,050 00

## Securities held as Collateral for Cash Loans :—

		Market value.	Loaned thereon.
60 shares	Maverick National Bank, . . . . .	\$7,020 00	\$6,000 00
20 "	Traders' and Mechanics' Insurance Co., .	2,300 00	5,000 00
5 "	Lawrence Manufacturing Co., . . . . .	3,800 00	
12 "	Prescott National Bank, . . . . .	1,500 00	1,200 00
		<hr/> \$14,620 00	<hr/> \$12,200 00

## Other Cash Loans :—

		Cash value.
Webster Mills, . . . . .		\$5,000 00
Vassalboro' Mills, . . . . .		3,000 00
		<hr/> \$8,000 00

## Other Debts, Claims and Demands owing the Company :—

Dividend due from Merrimack Manufacturing Company, . . . . .	\$320 00
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## All other Assets and Property owned by the Company :—

Stamps, . . . . .	\$60 00
Office furniture, . . . . .	150 00
	<hr/> \$210 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$62,007 95	
Cash market value of U. S. stocks and securities,	47,716 00	
County and city bonds,	22,611 87	
National bank stocks,	11,814 00	
Railroad stocks,	2,587 50	
Other corporate stocks,	28,050 00	
Cash loans on collateral security,	12,200 00	
Other cash loans,	8,000 00	
Cash deposited in the Prescott National Bank,	2,768 40	
Net amount due from agents for premiums collected during the year,	4,860 66	
Office and other premiums in process of collection,	324 06	
Other debts, claims and demands owing the Company,	320 00	
Interest (not included above) due and not paid, \$136.44; accrued but not due, \$930.07,	1,066 51	
All other assets and property,	210 00	
Gross present Assets,	<u>          </u>	\$204,536 95

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$1,125 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	93,628 59	
Return premiums or cash dividends unpaid on terminated policies,	490 00	
National taxes and duties, due or accrued,	100 15	
All other debts and obligations; viz., rents, \$35; salaries, \$300; office, agency and incidental expenses, \$75,	410 00	
Gross present Liabilities,	<u>          </u>	95,753 74
Surplus,		<u>          </u> \$108,783 21

* Value of lands mortgaged, without buildings,	\$31,500 00
Value of buildings thereon,	122,100 00

Total value of mortgaged premises,	\$153,600 00
Amount of insurance held as collateral,	77,450 00



## UNION MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 22, 1843. Commenced business May 1, 1843.]

GEO. G. FIELD, *President.**Secretary,* BILLINGS B. REED.*Office, No. 39 Court Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 6 per cent. Bonds, registered,	\$40,000 00	\$44,200 00
“ “ “ “ “ “	10,000 00	11,400 00
	<hr/>	<hr/>
	\$50,000 00	\$55,600 00

## State and City Bonds and Loans:—

State of Massachusetts Loan, . . . . .	\$10,000 00	\$10,000 00
State of Massachusetts 5-20 6 per cent. Bonds, .	1,000 00	1,025 00
State of Massachusetts 5 per cent. Bonds, . .	5,000 00	5,000 00
State of Maine 6 per cent. Bonds, . . . . .	2,000 00	1,970 00
City of Cambridge Water Loan, . . . . .	6,000 00	6,030 00
City of Charlestown 6 per cent. Bonds, . . .	5,000 00	4,975 00
	<hr/>	<hr/>
	\$29,000 00	\$29,030 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
120 shares Revere National Bank, Boston, .	\$100	\$117	\$14,040 00
112 “ Tremont National Bank, Boston, .	100	128	14,336 00
66 “ Eliot National Bank, Boston, . . .	100	120	7,920 00
60 “ Boylston National Bank, Boston, . .	100	153	9,180 00
50 “ First National Bank, Boston, . . .	100	188	9,400 00
30 “ Merchants' National Bank, Boston, .	100	127	3,810 00
30 “ Nat'l Bank of North America, Boston,	100	110	3,300 00
30 “ National Bank of Commerce, Boston,	100	124	3,720 00
30 “ Howard National Bank, Boston, . . .	100	108	3,240 00
20 “ City National Bank, Boston, . . . .	100	116	2,320 00
20 “ Maverick National Bank, Boston, . .	100	109	2,180 00
17 “ Mt. Vernon National Bank, Boston, .	100	128	2,176 00
			<hr/>
			\$75,622 00

## Railroad Stocks:—

50 shares Eastern Railroad, . . . . .	\$100	\$120	\$6,000 00
46 “ Boston and Maine Railroad, . . . . .	100	148	6,808 00
40 “ Old Colony and Newport Railway, . .	100	95	3,800 00
34 “ Fitchburg Railroad, . . . . .	100	132	4,488 00
33 “ Boston and Providence Railroad, . . .	100	145	4,785 00
			<hr/>
			\$25,881 00

## All other Assets and Property owned by the Company :—

	Cash value.
Interest on deposit notes, . . . . .	\$26,528 13

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$58,000 00	
Cash market value of U. S. stocks and securities,	55,600 00	
State and city bonds and loans,	29,000 00	
National bank stocks,	75,622 00	
Railroad stocks,	25,881 00	
Cash on hand in the office of the Company,	307 22	
Cash deposited in the First National Bank,	822 37	
Office and other premiums in process of collection,	540 90	
Interest (not included above) accrued but not due,	1,791 42	
All other assets and property,	26,528 13	
Gross present Assets,	—————	\$274,093 04

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$693 10	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	102,202 89	
Due or to become due to other companies for re- insurance premiums,	2,313 57	}
Return premiums on settled, cancelled or surren- dered policies,		
State and local taxes, due or accrued,	28 57	
All other debts and obligations; viz., rents,	750 00	
Gross present Liabilities,	—————	105,988 13
Surplus,		\$168,104 91

* Value of lands mortgaged, without buildings,	\$63,700 00
Value of buildings thereon,	57,000 00

Total value of mortgaged premises,	\$120,700 56
Amount of insurance held as collateral,	45,000 00

# WESTFIELD MUTUAL FIRE INSURANCE COMPANY, WESTFIELD.

[Incorporated March 30, 1852. Commenced business November 1, 1852.]

EDWARD B. GILLETT, *President.*

*Secretary,* WILLIAM H. FOOTE.

*Office at Westfield.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$500 00	\$550 00
“ “ 5-20 Bonds (Registered), . . . . .	5,000 00	5,000 00
	<hr/>	<hr/>
	\$5,500 00	\$5,550 00

All other Assets and Property owned by the Company:—

Office safe (new), . . . . .	\$390 00
------------------------------	----------

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$5,550 00
Cash on hand in the office of the Company, .	636 06
Cash deposited in the Westfield Savings Bank, .	1,000 00
Interest (not included above) due and not paid,	30 00
All other assets and property, . . . . .	390 00
	<hr/>
Gross present Assets, . . . . .	\$7,606 06

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$5,345 35
Return premiums on cancelled or surrendered policies, . . . . .	26 09
State and local taxes, . . . . .	4 95
All other debts and obligations; viz., due directors, . . . . .	43 00
Gross present Liabilities, . . . . .	<hr/> 5,419 39
	<hr/>
Surplus, . . . . .	\$2,186 67



# WESTFORD MUTUAL FIRE INSURANCE COMPANY, WESTFORD.

[Incorporated March 20, 1840. Commenced business July 1, 1840.]

J. W. P. ABBOT, *President.*

*Secretary,* ASA HILDRETH.

*Office at Westford Centre, Mass.*

## DETAILED STATEMENT OF ASSETS.

### Cash Loans :—

	Cash value.
Five Cents Savings Bank, Lowell, two books, . . . . .	\$1,604 35
City Institution for Savings, Lowell, . . . . .	900 00
Mechanics' Savings Bank, Lowell, . . . . .	855 00
Stephen E. Hutchins' note, . . . . .	60 00
	<hr/>
	\$3,419 35

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash loans, . . . . .	\$3,419 35	
Cash on hand in the office of the Company, . . . . .	7 63	
Cash deposited in the First Nat'l Bank, Lowell, . . . . .	420 00	
Interest (not included above) accrued but not due, . . . . .	3 60	
Gross present Assets, . . . . .	<hr/>	\$3,849 98

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$2,452 61	
Gross present Liabilities, . . . . .	<hr/>	2,452 61
Surplus, . . . . .		<hr/>
		\$1,397 37

# WEST NEWBURY MUTUAL FIRE INSURANCE COMPANY, WEST NEWBURY.

[Incorporated April, 1828. Commenced business in 1828.]

OTIS LITTLE, *President.*

*Secretary,* JOHN C. CARR.

*Office, West Newbury.*

[NOTE.—This Company charges no cash premium, but relies upon assessments on deposit notes to pay losses and expenses as they occur.]

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash deposited in the Newburyport Five Cents Savings Bank, . . . . .	\$840 20	
All other assets and property, . . . . .	65 00	
Gross present Assets, . . . . .	<hr/>	\$905 20

WEYMOUTH AND BRAINTREE MUTUAL FIRE INSURANCE  
COMPANY, WEYMOUTH.

[Incorporated February 20, 1833. Commenced business August 1, 1833.]

N. L. WHITE, *President*.*Secretary*, ELIAS RICHARDS.*Office at Weymouth.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Bonds of 1881, . . . . .	\$2,000 00	\$2,220 00
“ “ 5-20 Bonds, . . . . .	3,000 00	3,270 00
	<hr/>	<hr/>
	\$5,000 00	\$5,490 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
85 shares Union National Bank, Weymouth, .	\$100	\$120	\$10,200 00

Railroad Bonds:—

	Par value.	Market value.
Central Pacific Railroad Bonds, . . . . .	\$4,000 00	\$3,680 00
Union Pacific Railroad Bonds, . . . . .	2,000 00	1,480 00
Danville, Urbana and Bloomington R. R. Bonds,	3,000 00	3,210 00
	<hr/>	<hr/>
	\$9,000 00	\$8,370 00

All other Assets and Property owned by the Company:—

	Cash value.
Safe and office furniture and fixtures, . . . . .	\$375 00
Internal revenue stamps, . . . . .	35 00
	<hr/>
	\$410 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$5,490 00	
National bank stocks, . . . . .	10,200 00	
Railroad stocks and bonds, . . . . .	8,370 00	
Cash on hand in the office of the Company, .	3,271 15	
Net amount due from agents for premiums col- lected during the year, . . . . .	894 74	
All other assets and property, . . . . .	410 00	
Gross present Assets, . . . . .	<hr/>	\$28,635 89

## LIABILITIES.

Claims for losses disputed or resisted, . . . . .	\$2,750 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	21,144 06	
Gross present Liabilities, . . . . .	<hr/>	23,894 06
Surplus, . . . . .		<hr/>
		\$4,741 83

# WORCESTER MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated February 11, 1823. Commenced business May 1, 1824.]

ANTHONY CHASE, *President.*

*Secretary,* CHAS. M. MILES.

*Office, Foster Street, Worcester.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Bonds, . . . . .	\$60,000 00	\$66,000 00

National Bank Stocks:

	Par val. per share.	Market val. per share.	Total Market val.
170 shares Worcester National Bank, Worcester,	\$100	\$140	\$23,800 00
132 " City National Bank, Worcester, . .	100	135	17,780 00
50 " Citizens' National Bank, Worcester, .	100	145	7,250 00
22 " Central National Bank, Worcester, .	100	135	2,970 00
57 " Mechanics' National Bank, Worcester,	100	135	7,695 00
45 " Quinsigamond Nat'l Bank, Worcester,	100	120	5,400 00
40 " Fitchburg National Bank, Fitchburg, .	100	145	5,800 00
15 " Blackstone National Bank, Uxbridge,	100	110	1,650 00
20 " Oxford National Bank, Oxford, . .	100	110	2,200 00
15 " Grafton National Bank, Grafton, . .	100	110	1,650 00
15 " Southbridge Nat'l Bank, Southbridge,	100	110	1,650 00
19 " Westborough Nat'l B'k, Westborough,	100	115	2,185 00
			<hr/> \$80,030 00

Railroad Bonds:—

\$2,000 Union Pacific Railroad Bonds, . . .	\$2,000 00	\$1,600 00
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Other Corporate Stocks:—

200 shares People's Fire Insurance Stock, . .	\$100	\$140	\$28,000 00
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Stocks, Bonds and Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States Bonds, . . . . .	\$540 00	\$500 00
Bay State Insurance Stock, &c., . . . .	1,500 00	1,000 00
United States Bonds, . . . . .	1,080 00	1,000 00
Worcester Gas Light Stock, . . . . .	18,000 00	15,000 00
Worcester and Nashua Railroad Stock, . .	1,500 00	1,200 00
	<hr/> \$22,620 00	<hr/> \$18,700 00

Other Cash Loans:—

	Cash value.
Loaned on personal security, . . . . .	\$20,650 00
Loaned Town of Southborough, . . . . .	20,000 00
	<hr/> \$40,650 00



## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate, (first liens),*	\$99,083 81	
Cash market value of U. S. stocks and securities,	66,000 00	
National bank stocks,	80,030 00	
Railroad Bonds,	1,600 00	
Other corporate stocks, bonds and securities,	28,000 00	
Cash loans on collateral security,	18,700 00	
Other cash loans,	40,650 00	
Cash on hand in the office of the Company,	27 28	
Interest (not included above) due and not paid,		
and accrued but not due,	7,628 93	
Gross present Assets,	<hr/>	\$341,720 02

## LIABILITIES.

Adjusted losses and claims, due and unpaid,	\$1,000 00	
Amount required to re-insure all outstanding risks,		
taken at 50 per cent. of premiums received on		
unexpired fire risks,	175,429 75	
Gross present Liabilities,	<hr/>	176,429 75
Surplus,		<hr/>
		\$165,290 27

* Value of lands mortgaged, without buildings,	\$111,700 00
Value of buildings thereon,	149,800 00
Total value of mortgaged premises,	<hr/> \$261,500 00
Amount of insurance held as collateral,	84,000 00

# WORCESTER MANUFACTURERS' MUTUAL INSURANCE COMPANY, WORCESTER.

[Incorporated 1855. Commenced business 1855.]

GEORGE M. RICE, *President.*

*Secretary,* JOHN E. BACON.

*Office, No. 157 Main Street, Worcester.*

## DETAILED STATEMENT OF ASSETS.

### United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$13,000 00	\$14,040 00
“ “ 6 per cent. Bonds of 1881, . . . . .	24,000 00	26,400 00
	<hr/>	<hr/>
	\$37,000 00	\$40,440 00

### National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
60 shares City National Bank, Worcester, . . . . .	\$100	\$130	\$7,800 00

### Railroad Bonds:—

11 shares Vermont and Canada Railroad Bonds, . . . . .	\$11,000 00
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### All other Assets and Property owned by the Company:—

	Cash value.
Bills receivable—notes for money loaned, . . . . .	\$14,500 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities, . . . . .	\$40,440 00
National bank stocks, . . . . .	7,800 00
Railroad bonds, . . . . .	11,000 00
Cash on hand in the office of the Company, . . . . .	1,330 88
Cash deposited in the Worcester Safe Deposit and Trust Company, . . . . .	17,548 42
All other assets and property, . . . . .	14,500 00
Gross present Assets, . . . . .	<hr/> \$92,619 30

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$49,394 35
Gross present Liabilities, . . . . .	<hr/> 49,394 35
Surplus, . . . . .	<hr/> \$43,224 95





# ABSTRACT OF ANNUAL STATEMENTS.

	ABINGTON MUTUAL FIRE. Abington.	ANNISQUAM MUTUAL FIRE. Gloucester.	ARKWRIGHT MUTUAL FIRE. Boston.	ATTLEBOROUGH MUTUAL FIRE. Attleborough.	BARNSTABLE CO. MUTUAL FIRE. Yarmouth.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$12,101 62	\$3,466 22	\$81,363 61	\$4,575 56	\$55,413 71
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$9,459 22	-	\$46,417 21	\$2,694 55	\$25,664 55
<b>INCOME.</b>					
Cash actually received for premiums during the year, . . . . .	\$6,849 55	-	\$92,748 38	\$1,122 11	\$10,638 84
deposits actually received, . . . . .	-	-	-	-	-
for interest on mortgages of real estate, . . . . .	171 10	-	-	-	12 37
for interest and dividends from other sources, . . . . .	805 17	172 03	4,932 12	348 84	3,490 75
from assessments on deposit notes, . . . . .	-	-	-	-	-
for rents, . . . . .	61 25	-	-	-	-
from all other sources, . . . . .	42 75	-	-	-	573 16 <sup>9</sup>
Gross Cash Income, . . . . .	\$7,929 82	\$172 03	\$97,680 50	\$1,470 95	\$14,715 12
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year, . . . . .	\$6,357 57	\$14 35	\$26,509 62	\$72 05	\$667 35
for brokerage and commissions on premiums, . . . . .	1,135 60	-	-	-	-
for salaries and pay of officers and employes, . . . . .	800 87	264 96	7,503 83	90 40	1,178 41
for interest on borrowed money or otherwise, . . . . .	-	-	-	-	-
for National taxes and duties, . . . . .	261 72	6 81	1,518 95	52 75 <sup>7</sup>	119 43
for State and local taxes, . . . . .	76 79	3 56	915 13	9 51	116 64
for return premiums on expired or terminated policies, . . . . .	946 37	-	64,039 22	-	6,968 53
deposits actually returned, . . . . .	-	-	-	-	-
paid for rents, . . . . .	25 00 <sup>3</sup>	-	747 68	-	75 00
for all other expenditures, . . . . .	63 50	43 74 <sup>5</sup>	464 80	38 15 <sup>8</sup>	204 00
Gross Cash Expenditures, . . . . .	\$9,667 42	\$333 42	\$101,699 23	\$262 86	\$9,329 36

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year, . . .  
 deposit notes liable to assessment received thereon, . . .  
 cash deposits received on outstanding risks, . . .  
 deposit notes received during the year, . . .  
 outstanding risks on real estate, . . .  
     on personal estate, . . .  
 on property insured in Massachusetts, . . .  
 of risks written during the year, . . .  
     for a shorter term than one year, . . .  
     for the term of one year, . . .  
     for over one and not more than three years, . . .  
     for more than three years, . . .  
 risks terminated during the year,<sup>2</sup> . . .  
 losses incurred during the year,<sup>2</sup> . . .  
     in the State of Massachusetts, . . .  
 of assessments actually laid during the year, . . .  
 of gain from appreciation of investments, . . .  
 of loss from depreciation of investments, . . .  
     rate per cent. of dividends on premiums, . . .  
     average rate per cent. to date . . .  
 Highest rate of interest received, . . .

\$1,097,528 00	\$316,400 00	\$9,996,997 00	\$682,730 00	\$3,963,700 00
36,514 22	20,616 35	460,714 15	42,435 59	102,573 94
-	-	-	-	-
15,648 14	5,989 30	470,435 30	8,291 43	-
863,992 00 <sup>4</sup>	301,775 00	9,996,997 00 <sup>6</sup>	659,280 00	3,963,700 00
234,361 00	14,725 00	-	23,450 00	-
-	316,400 00	3,766,155 00	682,730 00	3,963,700 00
542,153 00	91,310 00	10,261,002 00	132,284 00	778,784 00
37,127 00	-	-	-	-
226,526 00	-	10,261,002 00	-	22,375 00
27,125 00	-	-	500 00	122,426 00
251,375 00	91,310 00	-	131,784 00	633,983 00
332,728 67	44,010 00	9,305,623 00	119,802 00	622,787 00
6,357 57	14 35	26,509 62	7 05	667 35
6,357 57	14 35	2,763 78	7 05	667 35
-	-	-	-	-
-	-	4,005 00	-	586 44
210 00	49 50	-	-	-
20 per cent.	-	74 <sup>86</sup> / <sub>100</sub> per ct.	-	80 per cent.
20 per cent.	-	65 <sup>93</sup> / <sub>100</sub> per ct.	-	-
8 per cent.	6 per cent.	7 <sup>1</sup> / <sub>2</sub> per cent.	7 per cent.	7 per cent.

<sup>3</sup> Land rent.<sup>2</sup> Including losses unpaid, reported and disputed.<sup>4</sup> All policies from three to five years are classed under the head of real estate: all under three years under the head of personal estate.<sup>5</sup> Stamps, \$42.72; express charges and stationery, \$0.82.<sup>7</sup> Including stamps.<sup>8</sup> Blank policies, blank books, stationery and express charges.<sup>9</sup> For additional premium.



	BERKSHIRE MUTUAL FIRE. Pittsfield.	BOOT AND SHOE MAN. MUT. FIRE. Lynn.	BRISTOL CO. MUTUAL FIRE. New Bedford.	BOSTON MANUF. MUTUAL FIRE. Boston.	BUILDERS' MUTUAL FIRE. Boston.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup>	\$44,071 38	\$17,079 92	\$1,909 43	\$247,175 10	\$20,221 44
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup>	\$20,177 79	\$10,820 44	-	\$118,447 11	\$15,670 29
<b>INCOME.</b>					
Cash actually received for premiums during the year,	\$12,983 17	\$5,790 31	\$5,366 34	\$234,616 28	\$27,158 89
deposits actually received,	-	-	-	-	-
for interest on mortgages of real estate,	-	-	-	-	-
for interest and dividends from other sources,	1,809 63	833 62	-	16,635 45	673 90
from assessments on deposit notes,	-	-	-	-	-
for rents,	48 00	25 00	-	-	-
from all other sources,	-	124 70 <sup>3</sup>	-	-	-
Gross Cash Income, . . . . .	\$14,840 80	\$6,773 63	\$5,366 34	\$251,251 73	\$27,832 79
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year, . . . . .	\$1,395 82	\$1,835 00	\$1,261 73	\$29,608 17	\$9,915 47
for brokerage and commissions on premiums,	1,748 55	1,202 61	236 71	-	3,394 30
for salaries and pay of officers and employes,	702 93	1,100 00	2,360 00	13,000 00	4,631 50
for interest on borrowed money or otherwise,	-	-	-	-	-
for National taxes and duties,	349 25	97 75	147 79	2,962 88	353 38
for State and local taxes,	138 70	57 47	59 37	2,285 82	246 92
for return premiums on expired or terminated policies,	1,813 77	2,110 78	-	187,007 36	232 32
deposits actually returned,	-	-	-	-	-
paid for rents,	-	159 00	137 50	1,677 90	975 00
for all other expenditures,	547 24	223 55 <sup>4</sup>	206 97	1,923 29 <sup>6</sup>	1,543 74
Gross Cash Expenditures, . . . . .	\$6,696 26	\$6,786 16	\$4,410 07	\$238,465 42	\$21,292 63

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$3,441,682 00	\$1,204,767 00	\$5,892,570 00	\$27,036,202 50	\$2,121,932 61
deposit notes liable to assessment received thereon,	80,494 64	48,913 29	684,325 00	1,179,862 15	38,991 34
cash deposits received on outstanding risks,	40,247 32	-	-	235,972 43	-
deposit notes received during the year,	28,056 76	24,662 07	103,705 00	1,179,862 15	31,516 14
outstanding risks on real estate,	2,791,441 00	620,362 00	5,892,570 00	27,036,202 50 <sup>8</sup>	2,121,932 61 <sup>8</sup>
on personal estate,	650,241 00	584,405 00	-	-	-
on property insured in Massachusetts,	3,441,682 00	1,204,767 00	4,714,056 00	10,523,652 00	2,121,932 61
of risks written during the year,	1,079,815 00	690,167 00	818,350 00	27,522,672 50	2,283,922 49
for a shorter term than one year,	-	-	-	-	142,677 00
for the term of one year,	7,500 00	436,317 00	-	27,036,202 50	1,727,492 49
for over one and not more than three years,	-	-	-	-	91,790 00
for more than three years,	1,072,315 00	253,850 00	818,350 00	-	321,873 00
risks terminated during the year,	741,084 00	707,092 00	641,725 00	-	1,364,029 55
losses incurred during the year, <sup>2</sup>	1,395 82	2,135 00	399 45	25,614,146 00	8,757 27
in the State of Massachusetts,	1,395 82	2,135 00	399 45	29,608 17	8,757 27
of assessments actually laid during the year,	-	-	-	2,452 08	-
of gain from appreciation of investments,	-	-	-	-	-
of loss from depreciation of investments,	550 00	432 50	-	2,182 00	-
rate per cent. of dividends on premiums,	25 per cent.	29 $\frac{8.5}{100}$ per ct.	-	-	10 per cent.
average rate per cent. to date,	50 per cent.	24 $\frac{3.1}{100}$ per ct. <sup>5</sup>	-	81 $\frac{7}{100}$ per ct.	-
Highest rate of interest received,	7 $\frac{3}{16}$ per cent.	-	-	63 $\frac{9}{100}$ per ct.	7 per cent.

<sup>1</sup> See Detailed Statements, on page 7, *et seq.*<sup>2</sup> Return premium fund not called for and charged back to cash.<sup>3</sup> Incidental expenses, \$557.77; travelling expenses, \$1,365.52. [In addition to the usual duties of president and secretary, these officers visit each mill or establishment insured twice each year, and oftener, if deemed requisite; and during the past year have travelled twenty-six thousand one hundred and nineteen miles, costing, as before stated, \$1,365 52.]<sup>4</sup> Including losses unpaid, reported and disputed.<sup>5</sup> For eight years.<sup>6</sup> Incidental expenses \$214.55, and re-insurance \$9.00.<sup>7</sup> Except bank dividends.<sup>8</sup> Not kept separate.

	CAMBRIDGE MUTUAL FIRE, Cambridgeport.	CENTRAL MUTUAL FIRE, Worcester.	CITIZENS' MUTUAL, Brighton.	CITY MUTUAL FIRE, Boston.	COHASSET MUTUAL FIRE, Cohasset.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup>	\$65,710 42	\$30,721 94	\$81,361 48	\$14,497 00	\$4,459 25
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup>	\$28,793 12	\$22,387 65	\$45,009 03	\$3,612 18	\$1,998 37
<b>INCOME.</b>					
Cash actually received for premiums during the year,	\$16,081 25	\$33,365 32	\$25,756 97 <sup>4</sup>	\$786 85	\$662 03
deposits actually received,	-	-	-	-	-
for interest on mortgages of real estate,	2,013 02	-	2,212 50	-	-
for interest and dividends from other sources,	1,312 97	-	2,141 78	597 02	268 71
from assessments on deposit notes,	-	-	-	-	-
for rents,	-	-	96 00	-	-
from all other sources,	-	-	-	-	-
Gross Cash Income,	\$19,407 24	\$33,365 32	\$30,207 25	\$1,383 87	\$930 74
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year,	\$1,676 63	\$14,020 79	\$4,092 58	-	-
for brokerage and commissions on premiums,	1,281 73	4,555 93	3,851 11	-	\$66 31
for salaries and pay of officers and employes,	2,824 37	4,750 00	2,615 31	\$275 00	245 50
for interest on borrowed money or otherwise,	-	-	-	-	-
for National taxes and duties,	213 98	404 90	629 07	15 31	29 53
for State and local taxes,	163 65	333 30	867 51	11 08	220 09
for return premiums on expired or terminated policies,	4,174 07	3,532 36	5,536 93	410 15	-
deposits actually returned,	-	-	-	-	-
paid for rents,	325 00	600 00	387 50	-	-
for all other expenditures,	983 50 <sup>3</sup>	1,909 32	320 82 <sup>5</sup>	46 00	233 18 <sup>8</sup>
Gross Cash Expenditures,	\$11,642 93	\$30,106 60	\$18,300 83	\$757 54	\$794 61



## GENERAL ITEMS.

Whole amount of risks outstanding at end of year, .	\$3,804,295 00	\$3,231,102 38	\$5,798,021 00	\$453,050 00	\$256,922 00
deposit notes liable to assessment received thereon, .	55,490 47	56,367 80	83,448 07	7,224 37	16,314 93
cash deposits received on outstanding risks, .	- -	- -	83,448 07	- -	- -
deposit notes received during the year, .	- -	- -	- -	- -	- -
outstanding risks on real estate, .	- -	- -	- -	- -	- -
on personal estate, .	- -	33,659 56	- -	1,185 88	- -
on property insured in Massachusetts, .	3,167,274 00	1,850,250 08	- -	425,550 00	233,652 00
of risks written during the year, .	637,021 00	1,380,852 30	5,798,021 00 <sup>a</sup>	27,500 00	23,270 00
for a shorter term than one year, .	- -	3,231,102 38	5,798,021 00	453,050 00	256,922 00
for the term of one year, .	1,597,027 00	2,187,472 00	1,991,349 00	91,750 00	56,932 00
for over one and not more than three years, .	- -	108,725 00	- -	- -	- -
for more than three years, .	833,382 00	1,235,605 00	- -	27,500 00	- -
risks terminated during the year, .	144,900 00	126,450 00	- -	- -	- -
losses incurred during the year, <sup>3</sup> .	618,745 00	699,142 00	- -	425,550 00	56,932 00
in the State of Massachusetts, .	1,185,312 00	1,708,195 37	1,155,492 00	75,700 00	27,065 00
of assessments actually laid during the year, .	1,676 63	14,020 79	3,802 58	- -	- -
of gain from appreciation of investments, .	1,676 63	14,020 79	3,802 58	- -	- -
of loss from depreciation of investments, .	- -	- -	- -	- -	- -
rate per cent. of dividends on premiums, .	40 & 50 per ct.	15 per cent.	50 per cent.	25 per cent.	70 per cent.
Average rate per cent. to date, .	30 per cent.	15 per cent.	50 per cent. <sup>7</sup>	25 per cent.	78 per cent.
Highest rate of interest received, .	8 per cent.	7 per cent.	8 per cent.	14 per cent.	8½ per cent.

<sup>1</sup> See Detailed Statements, on page 12, *et seq.*<sup>3</sup> Incidental expenses, \$95.84; printing, \$337.50; other expenses, \$550.16.<sup>5</sup> Including printing, advertising, postage, legal fees, &c.<sup>7</sup> For six years.<sup>2</sup> Including losses unpaid, reported and disputed.<sup>4</sup> Including \$938.48 received for extra premiums.<sup>6</sup> Not kept separate.<sup>8</sup> Including incidental expenses, \$31.00, and office furniture, \$202.13.

	CONWAY MUTUAL FIRE. Conway.	DEDHAM MUTUAL FIRE. Dedham.	DORCHESTER MUTUAL FIRE. Dorchester.	ESSEX MUTUAL FIRE. Salem.	FALL RIVER MAN. MUT. FIRE. Fall River.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup>	\$31,088 46	\$21,559 78	\$109,896 49	\$40,450 72	\$11,070 60
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup>	\$28,507 28	\$8,792 92	\$98,621 21	\$14,556 32	\$6,614 07
<b>INCOME.</b>					
Cash actually received for premiums during the year,	\$13,110 75	\$6,624 08	\$60,402 27	\$3,187 00	\$13,190 89
deposits actually received,	- -	- -	- -	- -	13,542 98
for interest on mortgages of real estate,	1,572 86	297 50	1,593 86	- -	- -
for interest and dividends from other sources,	- -	414 95	3,064 70	2,918 75	351 93
from assessments on deposit notes,	- -	- -	- -	- -	- -
for rents,	150 00	- -	1,112 50	- -	- -
from all other sources,	47 57 <sup>3</sup>	- -	1,897 92 <sup>9</sup>	34 00 <sup>12</sup>	- -
Gross Cash Income,	\$14,881 18	\$7,336 53	\$68,071 25	\$6,139 75	\$27,085 80
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year,	\$4,282 77	\$77 25	\$36,322 16 <sup>10</sup>	\$2,240 00	- -
for brokerage and commissions on premiums,	1,246 69	1,146 88	10,405 07	14 53	- -
for salaries and pay of officers and employes,	1,030 00	557 50	4,079 25	605 00	\$981 00
for interest on borrowed money or otherwise,	- -	- -	- -	- -	- -
for National taxes and duties,	311 31	192 45	1,700 00	51 83	126 21
for State and local taxes,	4,152 41	66 17	1,368 39	28 46	90 46
for return premiums on expired or terminated policies,	- -	1,457 78	8,712 13	1,861 71	- -
deposits actually returned,	- -	- -	- -	- -	- -
paid for rents,	- -	100 00	300 00	- -	105 00
for all other expenditures,	553 45 <sup>4</sup>	189 97	223 06 <sup>11</sup>	81 25 <sup>13</sup>	1,321 23 <sup>14</sup>
Gross Cash Expenditures,	\$11,576 63	\$3,788 00	\$63,110 05	\$4,882 78	\$2,623 90

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$4,105,980 00	\$619,262 00	\$11,648,940 00	\$1,189,350 00	\$1,372,599 50 <sup>15</sup>
deposit notes liable to assessment received thereon,	106,270 58	19,127 28	181,125 65	56,849 72	64,230 45
cash deposits received on outstanding risks,	-	-	181,125 65	28,424 86	-
deposit notes received during the year,	-	16,420 86	-	7,108 02	64,230 45
outstanding risks on real estate,	-	619,262 00 <sup>7</sup>	{ 9,382,671 00	1,143,450 00	{ 1,372,599 50
on personal estate,	{ 4,105,980 00 <sup>5</sup>		{ 2,356,019 00	45,900 00	
on property insured in Massachusetts,	4,105,980 00	619,262 00	11,610,490 00	1,189,350 00	612,350 00
of risks written during the year,	1,129,251 00	557,313 00	4,189,793 00	151,600 00	1,382,599 50
for a shorter term than one year,	-	1,000 00	8,000 00	250 00	187,100 00
for the term of one year,	-	461,570 00	1,306,854 00	-	997,874 50
for over one and not more than three years,	-	28,785 00	958,315 00	3,800 00	197,625 00
for more than three years,	-	65,958 00	1,916,626 00	147,550 00	-
risks terminated during the year,	983,037 00	443,670 00	3,206,318 00	133,600 00	10,000 00
losses incurred during the year, <sup>2</sup>	5,552 77	1,652 25	38,869 00	2,240 00	-
in the State of Massachusetts,	5,552 77	1,652 25	38,837 00	2,240 00	-
of assessments actually laid during the year,	-	-	-	-	-
of gain from appreciation of investments,	151 00	-	3,000 00	52 21	-
of loss from depreciation of investments,	-	366 00	-	-	-
rate per cent. of dividends on premiums,	40 per cent. <sup>6</sup>	25 per cent.	15 & 30 per ct.	72 per cent.	-
average rate per cent. to date,	7 <sup>3</sup> / <sub>10</sub> per cent.	25 per cent.	19 <sup>9</sup> / <sub>10</sub> per cent.	67 per cent.	-
Highest rate of interest received,		12 per cent. <sup>8</sup>	7 <sup>3</sup> / <sub>10</sub> per cent.	7 per cent.	7 per cent.

<sup>1</sup> See Detailed Statements, on page 19, *et seq.*<sup>2</sup> Policy fees.<sup>5</sup> Not kept separate.<sup>7</sup> Not kept separate. The amount insured is principally personal estate.<sup>9</sup> Permits to finish, to make alterations, and for increase of risks.<sup>11</sup> Including postage, fuel, stationery and sundries.<sup>13</sup> Including incidental expenses, \$52.60, and policy stamps, \$26.65.<sup>15</sup> Policies were issued on the 1st of January, 1871, to the amount of \$351,150, making the total risks on that day \$1,723,749.50.<sup>2</sup> Including losses unpaid, reported and disputed.<sup>4</sup> Including incidental expenses, \$219.15; revenue stamps, \$218.30; and repairs to office, \$116.<sup>6</sup> 40 per cent. on five year policies, and 20 per cent. on other policies.<sup>8</sup> This 12 per cent. was two dividends of 6 per cent. on Dedham Bank stock.<sup>10</sup> Including salvage of one loss, \$345.25.<sup>12</sup> 16 rights Salem Gas Light Company.<sup>14</sup> Including incidental expenses, \$700.61, travelling expenses, \$289, other expenses, \$331.62.



	FITCHBURG MUTUAL FIRE, Fitchburg.		FRANKLIN MUTUAL FIRE, Greenfield.	GROVELAND MUTUAL FIRE, Groveland.	HAMPSHIRE MUTUAL FIRE, Northampton.
	First Class.	Second Class.			
ASSETS.					
Gross present Assets, <sup>1</sup>	\$131,850 37	\$46,976 45	\$35,494 43	\$350 00	\$58,714 07
LIABILITIES.					
Gross present Liabilities, <sup>1</sup>	\$93,332 51	\$14,911 61	\$23,186 63	\$3,350 00	\$28,523 33
INCOME.					
Cash actually received for premiums during the year,	\$63,167 07	\$24,899 82	\$12,852 46	-	\$8,093 58
deposits actually received,	-	-	-	-	-
for interest on mortgages of real estate,	7,192 60	2,117 14	-	-	4,275 55
for interest and dividends from other sources,	-	-	1,801 35	-	-
from assessments on deposit notes,	-	-	-	\$350 00	-
for rents,	-	-	-	-	-
from all other sources,	3,548 31 <sup>3</sup>	936 17 <sup>4</sup>	311 10	-	-
Gross Cash Income,	\$73,907 98	\$27,953 13	\$14,964 91	\$350 00	\$12,369 13
EXPENDITURES.					
Cash actually paid for losses during the year,	\$20,094 46	\$16,149 99	\$2,611 58	\$1,264 00	\$5,261 64
for brokerage and commissions on premiums,	7,431 90	3,101 97	1,830 11	-	-
for salaries and pay of officers and employes,	4,454 89	1,586 33	838 68	380 00	1,730 09
for interest on borrowed money or otherwise,	-	-	-	153 00	-
for National taxes and duties,	1,252 97	620 85	305 15	1 30	103 63
for State and local taxes,	552 74	231 99	110 64	-	83 88
for return premiums on expired or terminated policies,	22,479 43	-	3,612 73	-	2,930 86
deposits actually returned,	-	-	-	-	-
paid for rents,	106 00	44 00	187 50	-	50 00
for all other expenditures,	1,265 15	395 65	857 49	24 50 <sup>5</sup>	29 22
Gross Cash Expenditures,	\$57,637 54	\$22,130 78	\$10,353 88	\$1,822 80	\$10,189 32



	HINGHAM MUTUAL FIRE. Hingham.	HOLYOKE MUTUAL FIRE. Salem.	HOUSATONIC MUTUAL FIRE. Stockbridge.	LOWELL MUTUAL FIRE. Lowell.	LYNN MUTUAL FIRE. Lynn.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$181,923 14	\$246,656 01	\$11,681 48	\$25,539 56	\$30,015 00
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$100,342 28	\$137,043 67	\$12,725 42	\$6,062 85	\$16,533 75
<b>INCOME.</b>					
Cash actually received for premiums during the year,	\$38,507 23	\$100,491 11	\$4,781 50	\$4,731 19	\$3,170 36
deposits actually received, . . . . .	-	-	-	-	-
for interest on mortgages of real estate, . . . . .	524 20	864 19	149 09	-	182 50
for interest and dividends from other sources, . . . . .	10,230 06	10,409 48	228 00	1,547 17	1,559 13
from assessments on deposit notes, . . . . .	-	-	-	-	-
for rents, . . . . .	237 85	3,489 24	-	100 00	-
from all other sources, . . . . .	1,300 00 <sup>3</sup>	29 00 <sup>6</sup>	-	313 37 <sup>9</sup>	-
Gross Cash Income, . . . . .	\$50,799 34	\$115,283 02	\$5,158 59	\$6,691 73	\$4,911 99
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year, . . . . .	\$14,738 64	\$30,465 14	\$600 00	\$5,739 55	\$410 00
for brokerage and commissions on premiums, . . . . .	3,310 91	15,580 35	682 16	35 21	-
for salaries and pay of officers and employes, . . . . .	2,742 00	6,995 37	1,090 00	1,157 99	1,200 00
for interest on borrowed money or otherwise, . . . . .	50 00	-	-	-	-
for National taxes and duties, . . . . .	996 85	1,929 95	56 85	77 98	103 30
for State and local taxes, . . . . .	288 18	1,367 82	47 66	48 72	30 00
for return premiums on expired or terminated policies,	17,109 42	12,793 53 <sup>7</sup>	710 00	-	3,540 49
deposits actually returned, . . . . .	-	-	-	-	-
paid for rents, . . . . .	-	-	100 00	250 00	250 00
for all other expenditures, . . . . .	13,785 37 <sup>4</sup>	1,881 19	179 17 <sup>8</sup>	288 57 <sup>10</sup>	162 61
Gross Cash Expenditures, . . . . .	\$53,021 37	\$71,013 35	\$3,375 84	\$7,598 02	\$5,696 40



## GENERAL ITEMS.

Whole amount of risks outstanding at end of year, .	\$13,269,116 00	\$17,846,269 49	\$1,751,342 00	\$998,732 00	\$1,689,607 00
deposit notes liable to assessment received thereon, .	398,371 30	271,080 47	45,340 68	34,746 35	105,152 46
cash deposits received on outstanding risks, .	- -	- -	- -	- -	- -
deposit notes received during the year, .	76,228 90	99,218 74	9,563 00	15,203 34	26,833 40
outstanding risks on real estate, .	11,750,775 00	13,399,203 65	- -	786,490 00	1,558,537 00
on personal estate, .	1,518,341 00	4,447,065 84	1,751,342 00	212,242 00	131,070 00
on property insured in Massachusetts, .	13,269,116 00	15,373,124 51	1,751,342 00	998,732 00	1,689,607 00
of risks written during the year, .	2,467,897 00	7,390,554 84	384,791 00	476,460 00	441,545 00
for a shorter term than one year, .	- -	163,794 00	- -	12,000 00	- -
for the term of one year, .	- -	3,322,454 67	- -	272,645 00	- -
for over one and not more than three years, .	- -	1,267,626 00	- -	6,251 00	11,500 00
for more than three years, .	2,467,897 00	2,636,679 67	- -	185,564 00	430,045 00
risks terminated during the year, .	1,462,754 00	6,060,241 54	370,078 00	414,859 00	375,618 00
losses incurred during the year, <sup>2</sup> .	14,738 64	31,165 14	1,990 25	5,739 55	3,500 00
in the State of Massachusetts, .	14,738 64	20,953 20	1,990 25	5,739 55	3,500 00
of assessments actually laid during the year, .	- -	- -	- -	- -	- -
of gain from appreciation of investments, .	- -	2,135 50	230 00	- -	- -
of loss from depreciation of investments, .	1,207 75	1,150 00	- -	848 80	- -
rate per cent. of dividends on premiums, .	80 per cent.	20 & 25 per ct.	25 per cent.	- -	65 $\frac{1}{12}$ per cent.
average rate per cent. to date, .	Over 80 pr ct.	- -	25 per cent.	- -	- -
Highest rate of interest received, .	7 per cent. <sup>5</sup>	8 per cent.	8 per cent.	9 per cent.	7 $\frac{3}{10}$ per cent.

<sup>1</sup> See Detailed Statements, on page 30, *et seq.*<sup>2</sup> Including losses unpaid, reported and disputed.<sup>3</sup> Notes paid, \$950; land sold, \$350.<sup>4</sup> Including investments as follows:—Notes receivable, \$750; State bonds, \$9,900; railroad stocks, \$2,440.50; also office, agency and incidental expenses, \$694.87.<sup>5</sup> Except on United States and bank stocks.<sup>6</sup> Policy fees.<sup>7</sup> Including dividends, \$10,811.93; return premiums, \$1,981.60.<sup>8</sup> Including office, agency and incidental expenses, \$131.17; daily papers and advertising, \$59; revenue stamps, \$98.40.<sup>9</sup> Premium on United States bonds sold.<sup>10</sup> Including incidental expenses, printing, advertising, &c.

	MASSACHUSETTS MUTUAL FIRE. Boston,	MECHANICS' MUTUAL FIRE. Boston.	MERCHANTS' & FARM. MUT. FIRE. Worcester.	MERRIMACK MUTUAL FIRE. Andover.	MIDDLESEX MUTUAL FIRE. Concord.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup>	\$500,150 59	\$599,689 37	\$332,247 66	\$71,596 21	\$203,119 23
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup>	\$98,963 62	\$227,608 13	\$192,884 84	\$46,208 09	\$82,611 45
<b>INCOME.</b>					
Cash received for premiums during the year,	\$36,914 37	\$54,891 59	\$118,435 82	\$19,481 70	\$45,634 27
deposits actually received,	34,798 63	7,443 89	-	-	-
for interest on mortgages of real estate,	9,972 76	5,906 33	313 95	-	2,292 50
for interest and dividends from other sources,	23,421 95	16,673 44	20,080 46	2,846 60	9,710 99
from assessments on deposit notes,	-	-	-	-	-
for rents,	-	-	-	-	-
from all other sources,	1,000 00 <sup>3</sup>	27,162 31 <sup>5</sup>	-	521 94 <sup>9</sup>	1,142 08 <sup>11</sup>
Gross Cash Income, . . . . .	\$106,107 71	\$122,077 56	\$138,830 23	\$22,850 24	\$58,779 84
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year, . . . . .	\$12,205 33	\$22,976 60	\$59,321 53	\$5,955 53	\$17,123 25
for brokerage and commissions on premiums,	-	-	16,829 52	2,506 14	4,426 95
for salaries and pay of officers and employes,	9,028 33	16,600 00	5,452 00	3,142 46	4,755 05
for interest on borrowed money or otherwise,	236 89	-	-	-	15 00
for National taxes and duties,	643 38	809 65	1,453 22	944 28	857 22
for State and local taxes,	224 28	365 88	912 95	156 47	287 97
for return premiums on expired or terminated policies,	25,277 40	19,989 42	22,330 10	-	17,420 07
deposits actually returned,	25,277 40	17,409 63 <sup>6</sup>	-	-	-
paid for rents,	3,468 96	4,000 00	500 00	70 00	-
for all other expenditures,	29,298 00 <sup>4</sup>	43,596 45 <sup>7</sup>	4,211 83	905 81 <sup>10</sup>	972 99
Gross Cash Expenditures, . . . . .	\$105,659 97	\$125,747 63	\$111,011 15	\$13,680 69	\$45,858 50

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$19,253,419 00	\$33,353,777 00	\$25,427,456 00	\$6,185,053 00	\$10,870,933 00
deposit notes liable to assessment received thereon,	-	358,079 87	400,000 00	142,389 81	155,091 01
cash deposits received thereon,	196,006 12	77,970 32	-	-	-
deposit notes received during the year,	-	55,262 66	121,513 67	35,038 96	45,634 27
outstanding risks on real estate,	19,253,419 00	31,875,894 00	18,682,022 00	55,665 45	8,440,425 00
on personal estate,	-	1,477,883 00	6,745,434 00	6,185 08	2,430,508 00
on property insured in Massachusetts,	19,253,419 00	33,353,777 00	18,500,000 00	6,185,053 00	10,870,933 00
of risks written during the year.	3,293,100 00	5,028,925 00	9,117,959 00	1,504,354 00	3,101,947 00
for a shorter term than one year,	-	-	-	-	33,850 00
for the term of one year,	-	-	3,210,247 00	138,890 00	541,109 00
for over one and not more than three years,	-	-	627,073 00	6,800 00	238,140 00
for more than three years,	3,293,100 00	5,028,925 00	5,281,639 00	1,358,664 00	2,288,848 00
risks terminated during the year,	2,400,175 00	3,368,850 00	6,626,318 00	1,056,672 00	2,398,827 00
losses incurred during the year, <sup>2</sup>	12,381 80	22,790 35	61,396 53	5,955 53	18,697 25
in the State of Massachusetts,	12,381 80	22,790 35	50,688 22	5,955 53	18,697 25
of assessments actually laid during the year,	-	-	-	-	-
of gain from appreciation of investments,	11,328 00	1,031 00	3,471 91	-	2,070 00
of loss from depreciation of investments,	-	-	2,750 00	-	1,490 50 <sup>12</sup>
rate per cent. of dividends on premiums,	126 per cent.	-	40 & 20 per ct. <sup>8</sup>	-	60 & 40 per ct.
average rate per cent. to date,	-	-	40 & 20 per ct.	-	50 per cent.
Highest rate of interest received,	7 per cent.	7 <sup>8</sup> / <sub>16</sub> per cent.	7 per cent.	7 per cent.	7 <sup>1</sup> / <sub>2</sub> per cent.

<sup>1</sup> See Detailed Statements, on page 39, *et seq.*<sup>3</sup> On account of mortgage notes.<sup>5</sup> Including notes receivable, \$14,000; interest on deposit notes, \$13,162.31.<sup>6</sup> Cash deposits returned, \$4,247.32; interest on deposit notes, \$13,162.31.<sup>8</sup> 40 and 20 per cent. on five years and less respectively.<sup>9</sup> Discount on bonds bought, \$223.23; stamps sold, \$5.70; from premiums on increased risks, \$270.04; records, \$23.<sup>10</sup> Including incidental expenses, \$562.88; postage, \$74.59; stamps, \$211; accrued interest on bonds bought, \$57.34.<sup>11</sup> Mechanics' risks.<sup>12</sup> Decrease of government bonds.<sup>2</sup> Including losses unpaid, reported and disputed.<sup>4</sup> Incidental expenses, \$1,298; on account of mortgage notes, \$18,000; City of Boston Bonds, \$10,000.<sup>7</sup> Including notes receivable, \$41,000.



	MILFORD MUTUAL FIRE. Milford.	MUTUAL FIRE ASSURANCE. Springfield.	MUTUAL PRO- TECTION FIRE. Charlestown.	MUTUAL SAFETY FIRE. Wakefield.	NAUMKEAG MUTUAL FIRE. Salem.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$6,339 98	\$75,926 43	\$7,884 62	\$133 00	\$2,482 40
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$5,356 60	\$25,033 20	\$4,580 43	\$602 62	\$1,434 41
<b>INCOME.</b>					
Cash actually received for premiums during the year, . . . . .	\$2,250 64	\$8,060 66	\$1,431 45	\$56 00	\$2,563 78
deposits actually received, . . . . .	- -	- -	- -	- -	- -
for interest on mortgages of real estate, . . . . .	- -	519 75	- -	- -	- -
for interest and dividends from other sources, . . . . .	336 00	5,210 06	352 80	- -	- -
from assessments on deposit notes, . . . . .	- -	- -	- -	- -	- -
for rents, . . . . .	- -	- -	200 00	- -	- -
from all other sources, . . . . .	- -	483 00 <sup>4</sup>	- -	- -	33 71 <sup>7</sup>
Gross Cash Income, . . . . .	\$2,586 64	\$14,273 47	\$1,984 25	\$56 00	\$2,597 49
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year, . . . . .	\$947 89	\$2,763 25	\$234 13	- -	- -
for brokerage and commissions on premiums, . . . . .	138 15	- -	3 80	- -	\$14 55
for salaries and pay of officers and employes, . . . . .	404 70	2,310 00	400 00	\$39 00	125 00
for interest on borrowed money or otherwise, . . . . .	- -	- -	- -	- -	- -
for National taxes and duties, . . . . .	68 89	118 68	29 59	2 30	7 68
for State and local taxes, . . . . .	25 59	77 91	61 83	32	- -
for return premiums on expired or terminated policies, . . . . .	265 66	4,793 75	161 42	- -	- -
deposits actually returned, . . . . .	- -	- -	- -	- -	- -
paid for rents, . . . . .	- -	125 00	375 00	- -	- -
for all other expenditures, . . . . .	144 27 <sup>3</sup>	322 44 <sup>5</sup>	160 75	- -	223 36
Gross Cash Expenditures, . . . . .	\$1,995 15	\$10,511 03	\$1,426 52	\$54 00	\$370 59

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year, . . .	\$588,989 00	\$3,283,940 00	\$627,900 00	\$138,035 00	\$249,635 44
deposit notes liable to assessment received thereon, . .	13,698 30	98,907 36	17,741 72	8,917 00	2,834 80
cash deposits received on outstanding risks, . . .	-	-	-	-	-
deposit notes received during the year, . . .	4,559 40	19,141 94	3,185 74	1,092 00	2,937 38
outstanding risks on real estate, . . .	441,852 00	3,283,940 00	570,300 00	118,430 00	-
on personal estate, . . .	147,137 00	-	57,600 00	19,605 00	249,635 44 <sup>3</sup>
on property insured in Massachusetts, . . .	588,989 00	3,283,940 00	627,900 00	138,035 00	249,635 44
of risks written during the year, . . .	207,011 00	620,490 00	144,150 00	18,980 00	262,135 44
for a shorter term than one year, . . .	-	-	-	1,000 00	62,900 00
for the term of one year, . . .	55,175 00	-	21,200 00	8,980 00	123,991 00
for over one and not more than three years, . . .	7,825 00	-	21,200 00	1,601 00	27,444 44
for more than three years, . . .	144,011 00	620,490 00	101,750 00	7,400 00	47,800 00
risks terminated during the year, . . .	127,542 00	530,615 00	91,100 00	10,720 00	12,500 00
losses incurred during the year, <sup>2</sup> . . .	2,099 74	2,763 25	379 13	-	-
in the State of Massachusetts, . . .	2,099 74	2,763 25	379 13	-	-
of assessments actually laid during the year, . . .	-	-	-	-	-
of gain from appreciation of investments, . . .	95 00	-	41 25	-	-
of loss from depreciation of investments, . . .	-	-	-	-	-
rate per cent. of dividends on premiums, . . .	25 per cent.	90 per cent.	25 per cent.	-	-
average rate per cent. to date, . . .	-	-	-	-	-
Highest rate of interest received, . . .	6 per cent.	7 per cent.	6 per cent. <sup>3</sup>	-	-

<sup>1</sup> See Detailed Statements, on page 47, *et seq.*<sup>2</sup> Including incidental expenses, \$24.32; printing, \$98.65; advertising, \$21.31.<sup>3</sup> Including incidental expenses, \$99.85; printing and stationery, \$43.90; furniture, \$44.69; revenue and postage stamps, \$134.<sup>4</sup> On five year policies 6 per cent. in gold.<sup>5</sup> Including losses unpaid, reported and disputed.<sup>6</sup> Policy fees.<sup>7</sup> Commissions.<sup>8</sup> Not kept separate.

	NEWBURYPORT MUTUAL FIRE. Newburyport.	NORFOLK MUTUAL FIRE. Dedham.	QUINCY MUTUAL FIRE. Quincy.	SALEM MUTUAL FIRE. Salem.	SALISBURY & AMESBURY M. F. Amesbury.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup>	\$17,181 11	\$171,125 23	\$417,171 28	\$38,190 42	\$1,863 19
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup>	\$13,957 52	\$123,990 07	\$278,605 33	\$15,069 68	\$1,471 11
<b>INCOME.</b>					
Cash actually received for premiums during the year,	\$1,297 03	\$23,591 11	\$159,382 67	\$11,124 58	\$614 89
deposits actually received,	-	-	-	-	-
for interest on mortgages of real estate,	-	5,889 34	2,730 02	21 77	-
for interest and dividends from other sources,	621 85	3,464 92	21,742 65	2,572 89	62 51
from assessments on deposit notes,	-	-	-	-	-
for rents,	-	1,099 21	110 15	-	-
from all other sources,	-	-	-	-	-
Gross Cash Income, . . . . .	\$1,918 88	\$34,044 58	\$183,965 49	\$13,719 24	\$677 40
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year, . . . . .	-	\$18,459 75	\$64,871 34	\$54 89	\$49 52
for brokerage and commissions on premiums,	-	3,683 55	24,785 08	241 61	-
for salaries and pay of officers and employes,	\$225 00	3,602 63	7,876 40	1,235 50	100 00
for interest on borrowed money or otherwise,	-	-	-	-	-
for National taxes and duties,	1 42	758 78	3,652 45	131 84	10 63
for State and local taxes,	13 76	397 70	1,220 02	35 19	8 03
for return premiums on expired or terminated policies,	-	13,563 19	42,502 25	7,712 64	85 74
deposits actually returned,	16 50	-	-	-	-
paid for rents,	-	-	500 00	-	-
for all other expenditures,	48 92	525 51 <sup>3</sup>	3,776 47 <sup>5</sup>	238 75 <sup>7</sup>	38 10 <sup>8</sup>
Gross Cash Expenditures, . . . . .	\$305 60	\$40,991 11	\$149,184 01	\$9,650 42	\$292 02



## GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$705,010 00	\$13,193,026 00	\$33,221,259 00	\$1,601,500 00	\$380,901 00
deposit notes liable to assessment received thereon,	18,483 36	448,599 40	541,166 93	57,186 18	28,897 93
cash deposits received on outstanding risks,	9,241 68	-	530,369 72	28,593 01	2,889 79
deposit notes received during the year,	2,594 06	73,366 92	159,463 42	23,618 24	-
outstanding risks on real estate,	682,460 00	13,193,026 00 <sup>4</sup>	27,266,262 00	1,157,150 00	296,225 00
on personal estate,	22,550 00		5,975,647 00	444,350 00	84,676 00
on property insured in Massachusetts,	905,010 00	13,193,026 00	299,000 24	1,601,500 00	360,898 00
of risks written during the year,	107,775 00	2,262,994 00	10,495,602 00	652,950 00	108,272 00
for a shorter term than one year,	-	500 00	-	-	-
for the term of one year,	-	57,750 00	-	-	-
for over one and not more than three years,	-	165,097 00	-	531,750 00	-
for more than three years,	107,775 00	2,039,647 00	-	121,200 00	108,272 00
risks terminated during the year,	107,375 00	1,834,526 00	7,557,167 00	597,250 00	98,992 00
losses incurred during the year, <sup>2</sup>	-	22,418 56	63,271 34	51 49	49 52
in the State of Massachusetts,	-	22,418 56	58,869 13	51 49	49 52
of assessments actually laid during the year,	-	-	-	-	-
of gain from appreciation of investments,	-	-	4,011 54	6 34	94 49
of loss from depreciation of investments,	-	2,449 07	-	-	-
rate per cent. of dividends on premiums,	-	50 per cent.	25 & 50 per ct.	80 per cent.	1 per cent.
average rate per cent. to date,	-	50 per cent.	50 per cent. <sup>6</sup>	65 per cent.	1½ per cent.
Highest rate of interest received,	7 per cent.	7 per cent.	8 per cent.	7 per cent.	6 per cent.

<sup>1</sup> See Detailed Statements, page 51, *et seq.*<sup>2</sup> Including losses unpaid, reported and disputed.<sup>3</sup> Including office, agency and incidental expenses, \$277.22.<sup>4</sup> Not kept separate. The amount insured is principally real estate.<sup>5</sup> Office, agency and incidental expenses, \$2,341.37; printing and stationery, \$1,435.10.<sup>6</sup> 50 per cent. on all five year expiring risks, and 25 per cent. on all others.<sup>7</sup> Office, agency and incidental expenses, \$124.75; policy stamps, \$114.<sup>8</sup> Including postage, \$8; printing, \$21; United States stamps, \$14.10.

	SAUGUS MUTUAL FIRE. Saugus.	SOUTH DANVERS MUTUAL FIRE. Peabody.	TRADERS' & MECHANICS', [MUTUAL DEPT.] Lowell.	UNION MUTUAL FIRE. Boston.	WESTFIELD MUTUAL FIRE. Westfield.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$1,339 08	\$37,646 07	\$204,536 95	\$274,093 04	\$7,606 06
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$3,303 17	\$26,994 66	\$95,753 74	\$105,988 13	\$5,419 39
<b>INCOME.</b>					
Cash actually received for premiums during the year,	-	\$1,808 31	\$58,812 58	\$28,703 40	\$2,297 04
deposits actually received, . . . . .	-	-	-	9,966 13	-
for interest on mortgages of real estate, . . . . .	-	12 00	2,529 47	3,077 67	-
for interest and dividends from other sources, . . . . .	-	3,104 69	7,930 56	12,417 71	996 31
from assessments on deposit notes, . . . . .	\$1,684 23	-	-	-	-
for rents, . . . . .	-	-	-	-	-
from all other sources, . . . . .	-	-	-	5,610 47 <sup>e</sup>	-
Gross Cash Income, . . . . .	\$1,684 23	\$4,925 00	\$69,272 61	\$59,775 38	\$3,293 35
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year, . . . . .	\$322 69	\$2,418 00	\$10,286 88	\$8,148 53	\$5,217 30
for brokerage and commissions on premiums, . . . . .	-	-	7,854 40	-	241 41
for salaries and pay of officers and employes, . . . . .	105 75	843 00	2,844 00	8,066 64	39 00
for interest on borrowed money or otherwise, . . . . .	168 33	-	-	-	-
for National taxes and duties, . . . . .	23 02	48 11	1,289 86	630 54	30 12
for State and local taxes, . . . . .	16 51	20 72	494 63	277 46	14 51
for return premiums on expired or terminated policies,	-	1,604 26	8,829 33	6,799 29	754 13
deposits actually returned, . . . . .	-	-	-	11,390 12 <sup>7</sup>	-
paid for rents, . . . . .	175 00	-	140 00	3,468 96	80 00
for all other expenditures, . . . . .	833 35 <sup>3</sup>	6 00	785 83	1,046 78	54 55 <sup>e</sup>
Gross Cash Expenditures, . . . . .	\$1,644 65	\$4,940 09	\$32,524 93	\$39,828 32	\$6,431 02

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$2,562,245 00	\$1,023,075 00	\$12,065,241 00	\$14,855,940 00	\$802,808 00
deposit notes liable to assessment received thereon,	305,619 00	40,460 40	371,248 54	138,549 18	21,381 40
cash deposits received on outstanding risks,	- -	20,230 70	- -	65,856 88	10,690 70
deposit notes received during the year,	124,548 00	- -	120,339 90	20,669 89	4,831 92
outstanding risks on real estate,	2,108,177 00	1,023,075 00	10,341,635 00	13,112,557 00	620,295 00
on personal estate,	454,068 00	- -	1,723,606 00	1,743,383 00 <sup>8</sup>	182,513 00
on property insured in Massachusetts,	2,562,245 00	1,023,075 00	11,602,953 00	14,810,640 00	802,808 00
of risks written during the year,	1,041,050 00	91,575 00	4,111,276 00	2,176,375 00	194,170 00
for a shorter term than one year,	- -	- -	- -	- -	- -
for the term of one year,	- -	- -	666,012 00	- -	21,300 00
for over one and not more than three years,	1,041,050 00	- -	487,182 00	- -	2,800 00
for more than three years,	- -	91,575 00	2,955,082 00	2,176,375 00	170,070 00
risks terminated during the year,	905,350 00	85,625 00	1,831,427 00	1,571,300 00	140,125 00
losses incurred during the year, <sup>2</sup>	2,382 69	2,418 00	9,241 05	8,841 63	5,217 30
in the State of Massachusetts,	2,382 69	2,418 00	8,310 43	6,841 63	5,217 30
of assessments actually laid during the year,	1,749 70	- -	- -	- -	- -
of gain from appreciation of investments,	- -	953 00	1,428 00	2,402 00	- -
of loss from depreciation of investments,	- -	- -	5,506 00	- -	- -
rate per cent. of dividends on premiums,	- -	100 per cent.	- -	34 per cent.	25 & 60 per ct. <sup>10</sup>
average rate per cent. to date,	- -	75 per cent.	- -	- -	- -
Highest rate of interest received,	7 per cent. <sup>4</sup>	10 per cent. <sup>5</sup>	9 per cent.	7 per cent.	7 $\frac{3}{16}$ per cent.

<sup>1</sup> See Detailed Statements, page 59, *et seq.*<sup>3</sup> Office, agency and incidental expenses, \$133.35; borrowed money, \$700.<sup>5</sup> Dividends on bank stock.<sup>7</sup> Cash deposits returned, \$5,779.65; interest on deposit notes, \$5,610.47.<sup>9</sup> Stationery and postage, \$21.50; seal, \$10.30; advertising, \$10; sundries, \$12.75.<sup>2</sup> Including losses unpaid, reported and disputed.<sup>4</sup> Highest rate of interest paid.<sup>6</sup> Interest on deposit notes.<sup>8</sup> Household furniture.<sup>10</sup> Twenty-five per cent. on one year policies, and sixty per cent. on five year policies.



	WESTFORD MUTUAL FIRE. Westford.	WEST NEWBURY MUTUAL FIRE. West Newbury.	WEYMOUTH & BRAINTREE M.F. Weymouth.	WORCESTER MANUF. MUT'L. Worcester.	WORCESTER MUTUAL FIRE. Worcester.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$3,849 98	\$905 20	\$28,635 89	\$341,720 02	\$92,619 30
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$2,452 61	-	\$23,894 06	\$176,429 75	\$49,394 35
<b>INCOME.</b>					
Cash actually received for premiums during the year,	\$1,144 40	-	\$18,011 12	\$75,853 88	\$97,666 76
deposits actually received, . . . . .	-	-	-	-	-
for interest on mortgages of real estate, . . . . .	-	-	-	5,658 78	-
for interest and dividends from other sources, . . . . .	-	-	1,831 48	17,438 00	5,245 98
from assessments on deposit notes, . . . . .	-	-	-	-	-
for rents, . . . . .	-	-	-	-	-
from all other sources, . . . . .	-	-	-	420 19	-
Gross Cash Income, . . . . .	\$1,144 40	-	\$19,842 60	\$99,370 85	\$102,912 74
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year, . . . . .	\$100 00	\$2,290 00	\$11,945 45	\$23,384 75	\$14,786 02
for brokerage and commissions on premiums, . . . . .	-	-	2,273 67	4,488 67	-
for salaries and pay of officers and employes, . . . . .	25 50	385 00	929 46	5,931 40	4,039 08
for interest on borrowed money or otherwise, . . . . .	-	-	-	-	-
for National taxes and duties, . . . . .	11 01	-	364 27	1,986 31	1,175 99
for State and local taxes, . . . . .	9 50	34 80	172 24	449 38	954 87
for return premiums on expired or terminated policies,	2 52	-	3,050 15	30,261 84	71,282 49
deposits actually returned, . . . . .	-	-	-	-	-
paid for rents, . . . . .	-	-	300 91	350 00	-
for all other expenditures, . . . . .	54 84	-	243 72	484 62	2,965 80
Gross Cash Expenditures, . . . . .	\$203 37	\$2,709 80	\$19,279 87	\$67,336 97	\$95,204 25

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year, .	\$654,540 00	\$1,785,747 00	\$2,154,497 00	\$24,489,464 00	\$11,439,313 00
deposit notes liable to assessment received thereon, .	22,990 00	62,137 00	80,831 66	701,719 00	493,943 45
cash deposits received on outstanding risks, .	1,144 40	-	42,288 13	350,859 50	-
deposit notes received during the year, .	2,288 80	-	35,511 50	151,707 76	-
outstanding risks on real estate, .	520,055 00	1,483,715 00	1,770,751 00	24,489,464 00	11,439,313 00
on personal estate, .	126,090 00	302,033 00	383,746 00	-	-
on property insured in Massachusetts, .	646,145 00	1,696,453 00	2,154,497 00	24,489,464 00	- <sup>5</sup>
of risks written during the year, .	114,440 00	-	1,090,553 00	-	11,439,313 00
for a shorter term than one year, .	-	-	10,300 00	-	-
for the term of one year, .	2,000 00	-	459,821 00	-	-
for over one and not more than three years, .	4,000 00	-	43,840 00	-	-
risks terminated during the year, .	196,000 00	-	576,592 00	5,505,604 00	-
losses incurred during the year, <sup>2</sup> .	92,055 00	126,605 00	676,124 00	3,945,467 00	10,198,656 00
in the State of Massachusetts, .	100 00	2,290 00	11,545 00	24,384 75	14,786 02
of assessments actually laid during the year, .	100 00	2,290 00	11,545 00	24,384 75	1,645 42
of gain from appreciation of investments, .	-	3,500 00	-	-	-
of loss from depreciation of investments, .	-	-	-	-	-
rate per cent. of dividends on premiums, .	-	-	125 00	-	-
average rate per cent. to date, .	-	-	-	-	-
Highest rate of interest received, .	6 per cent.	6½ per cent.	20 & 40 per ct. <sup>3</sup> 20 & 40 per ct. <sup>3</sup> 10 per cent.	7 per cent. <sup>4</sup>	78¼ per cent. 78¼ per cent. 8 per cent.

<sup>1</sup> See Detailed Statements, on page 67, *et seq.*<sup>2</sup> Dividend paid on five year policies is forty per cent., and on all others twenty per cent.<sup>3</sup> Including losses unpaid, reported and disputed.<sup>4</sup> Except on stocks.<sup>5</sup> Not kept separate.

## A G G R E G A T E.

ASSETS.	
Gross present Assets, . . . . .	\$5,105,266 95
LIABILITIES.	
Gross present Liabilities, . . . . .	\$2,557,262 32
INCOME.	
Cash actually received for premiums during the year, .	\$1,501,163 65
deposits actually received, . . . . .	65,751 63
for interest on mortgages of real estate, . . . . .	56,944 67
for interest and dividends from other sources, . . . . .	245,968 51
from assessments on deposit notes, . . . . .	2,034 23
for rents, . . . . .	6,729 20
from all other sources, . . . . .	44,531 75
Gross Cash Income, . . . . .	\$2,016,022 64
EXPENDITURES.	
Cash actually paid for losses during the year, . . . . .	\$521,556 94
for brokerage and commissions on premiums, . . . . .	129,746 13
for salaries and pay of officers and employés, . . . . .	150,086 08
for interest on borrowed money or otherwise, . . . . .	623 22
for National taxes and duties, . . . . .	29,732 06
for State and local taxes, . . . . .	16,176 07
for return premiums on expired or terminated policies, . . . . .	633,038 09
deposits actually returned, . . . . .	54,093 65
paid for rents, . . . . .	20,145 91
for all other expenditures, . . . . .	120,941 20
Gross Cash Expenditures, . . . . .	\$1,676,217 67
GENERAL ITEMS.	
Whole amount of risks outstanding at end of year, . . . . .	\$353,834,865 18
deposit notes liable to assessment received thereon, . . . . .	9,372,905 03
cash deposits received on outstanding risks, . . . . .	1,958,646 79
deposit notes received during the year, . . . . .	3,465,284 40
outstanding risks on real estate, . . . . .	265,379,500 18
on personal estate, . . . . .	95,615,627 27
on property insured in Massachusetts, . . . . .	281,686,795 18
of risks written during the year, . . . . .	134,487,690 77
for a shorter term than one year, . . . . .	1,126,803 00
for the term of one year, . . . . .	56,183,998 16
for over one and not more than three years, . . . . .	6,863,226 44
for more than three years, . . . . .	49,635,975 67



## AGGREGATE—Concluded.

Whole amount of risks terminated during the year, . . . . .	\$109,715.498 13
losses incurred during the year, . . . . .	533,435 76
in the State of Massachusetts, . . . . .	454,094 65
of assessments actually laid during the year, . . . . .	9,249 70
of gain from appreciation of investments, . . . . .	41,465 37
of loss from depreciation of investments, . . . . .	18,994 74
rate per cent. of dividends on premiums, . . . . .	126 per cent.
average rate per cent. to date, . . . . .	80 per cent.
Highest rate of interest received, . . . . .	14 per cent.



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MASSACHUSETTS  
MUTUAL MARINE AND FIRE-MARINE  
INSURANCE COMPANIES.

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DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DECEMBER 31, 1870.

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## DETAILED STATEMENT OF ASSETS AND LIABILITIES.

## ATLANTIC MUTUAL FIRE AND MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated April 13, 1854. Commenced business March, 1855.]

JOSHUA PAINE, *President.**Secretary,* JOHN YOUNG, Jr.*Office, No. 83 Commercial Street, Provincetown.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1881, . . .	\$8,500 00	\$9,615 62
“ “ 5-20 Bonds of 1862, . . .	6,000 00	6,457 50
“ “ 5-20 Bonds of 1865, . . .	9,000 00	9,655 00
“ “ 5-20 Bonds of 1867, . . .	1,500 00	1,651 87
	<u>\$25,000 00</u>	<u>\$27,379 99</u>

## City Bonds:—

Chicago City 7 per cent. Bonds, River Improvement, . . . . .	\$3,000 00	\$2,887 50
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## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
45 shares National Bank of the Republic, Boston,	\$100	\$120	\$5,400 00
55 “ Freeman's National Bank, Boston, .	100	133	7,315 00
20 “ National Revere Bank, Boston, .	100	117	2,340 00
16 “ Nat'l Hide and Leather Bank, Boston,	100	117 $\frac{3}{8}$	1,878 00
30 “ First National Bank, Provincetown, .	100	130	3,900 00
15 “ Traders' National Bank, Boston, .	100	109 $\frac{3}{4}$	1,646 25
15 “ State National Bank, Boston, .	100	107 $\frac{3}{4}$	1,616 25
			<u>\$24,095 50</u>

## Railroad Stocks:—

16 shares Boston and Albany Railroad, . .	\$100	\$149 $\frac{3}{4}$	\$2,396 00
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## Other Corporate Bonds and Securities:—

2,000 Portland Water Company's Bonds, . .	\$100	\$87	\$1,740 00
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## Other Cash Loans:—

Loans on personal security, . . . . .			Cash value. \$6,522 53
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## All other Assets and Property owned by the Company:—

Scrip held by the Company, . . . . .			\$120 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$27,379 99
State, county, city and town stocks, bonds and loans, . . . . .	2,887 50
National bank stocks, . . . . .	24,095 50
Railroad stocks and bonds, . . . . .	2,396 00
Other corporate stocks, bonds and securities,	1,740 00
Other cash loans, . . . . .	6,522 53
Cash on hand in the office of the Company, .	67 91
Cash deposited in the First National Bank, Prov- incetown, . . . . .	5,638 77
Cash deposited in the hands of an agent, sent to him to settle claims, . . . . .	2,000 00
Premium notes taken for marine and inland risks, not yet due, . . . . .	23,057 92
Premium notes taken for marine and inland risks, overdue and not paid, \$10,848 47. Actual value thereof, . . . . .	10,770 22
Unpaid stock or subscription notes, on time not exceeding 12 months, not yet due, \$98,500; overdue but collectible on demand, \$1,500, .	100,000 00
Due or to become due from other companies for re-insurance on outstanding losses, not yet paid but included in liabilities, . . . . .	577 24
Interest (not included above) due and not paid, \$80; accrued but not due, \$1,383, . . . . .	1,463 00
All other assets and property, . . . . .	120 00
Gross present Assets, . . . . .	<hr/> \$208,716 58

## LIABILITIES.

Adjusted losses and claims, due and unpaid, .	\$2,543 03
Losses and claims adjusted, but not yet due, .	1,000 00
Claimed, reported and supposed losses, not yet adjusted, . . . . .	4,500 00
Cash dividends to stockholders, declared and unp'd,	11 97
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	10,276 41
Due or to become due to other companies for re- insurance premiums, . . . . .	1,289 77
Interest due or unpaid on scrip, . . . . .	2,905 20
State and local taxes, due or accrued, . . . . .	77 86
All other debts and obligations; viz., rents, \$50; salaries, \$334, . . . . .	384 00
Gross present Liabilities, except Guarantee Fund, . . . . .	<hr/> 22,988 24
Surplus as regards Policy-holders, . . . . .	<hr/> \$185,728 34

<i>Amount brought forward,</i>	.	.	.	.	.	.	\$185,728 34
Stock-note Guarantee Fund,	.	.	.	.	.	\$100,000 00	
Scrip outstanding,	.	.	.	.	.	58,104 00	
							<hr/> 158,104 00
Surplus over Guarantee Fund and Scrip,	.	.	.	.	.	\$27,624 34	

## CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated May 30, 1853. Commenced business October, 1853.]

FRANCIS BACON, *President.**Secretary,* GEORGE L. DEBLOIS.*Office, No. 52 State Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . .	\$30,000 00	\$34,200 00
“ “ 5-20 6 per cent. Bonds of 1862, . .	20,000 00	21,600 00
“ “ 5-20 6 per cent. Bonds of 1867, . .	44,000 00	48,400 00
“ “ 5-20 6 per cent. Bonds of 1865, . .	6,000 00	6,600 00
		<hr/>
		\$100,000 00 \$110,800 00
State Bonds:—		
Massachusetts Union Fund Bonds, due 1872, . .	\$5,000 00	\$5,400 00
“ “ “ “ “ 1874, . .	5,000 00	5,400 00
		<hr/>
		\$10,000 00 \$10,800 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
100 shares Atlas National Bank, Boston, . .	\$100	\$120	\$12,000 00
100 “ Old Boston National Bank, Boston, . .	50	70	7,000 00
100 “ Continental National Bank, Boston, . .	100	118	11,800 00
300 “ Columbian National Bank, Boston, . .	100	127	38,100 00
150 “ Commerce National Bank, Boston, . .	100	124	18,600 00
300 “ Hide and Leather Nat'l Bank, Boston, . .	100	117	35,100 00
16 “ Massachusetts National Bank, Boston, . .	250	315	5,040 00
120 “ North National Bank, Boston, . .	100	120	14,400 00
100 “ New England National Bank, Boston, . .	100	140	14,000 00
300 “ Republic National Bank, Boston, . .	100	130	39,000 00
200 “ Second National Bank, Boston, . .	100	150	30,000 00
30 “ State National Bank, Boston, . .	100	107	3,210 00
350 “ Tremont National Bank, Boston, . .	100	128	44,800 00
300 “ Webster National Bank, Boston, . .	100	108	32,400 00
300 “ Washington National Bank, Boston, . .	100	140	42,000 00
			<hr/>
			\$347,450 00



## Railroad Stocks and Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
200 shares Boston and Albany Railroad, . .	\$100	\$153	\$30,600 00
110 " Boston and Providence Railroad, . .	100	150	16,500 00
30 " Boston and Lowell Railroad, . .	500	700	21,000 00
Boston and Lowell Railroad Scrip, . . .	3,000	—	3,000 00
Eastern Railroad Bonds, . . . . .	35,000	95	33,250 00
			<hr/> \$104,350 00

## Other Corporate Stocks, Bonds and Securities:—

95 shares Relief Steamboat Company, . .	\$100	\$1,000 00
Insurance Scrip, . . . . .	20,426 75 per ct.	15,320 00
		<hr/> \$16,320 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
15 shares Hamilton Manufacturing Company, .	\$10,050 00	\$20,000 00
10 " " " " . .	12,000 00	
12 " Neptune Insurance Company, . .	2,150 00	
5 " Merrimack Manufacturing Company, .	5,000 00	3,000 00
6 bonds Missouri, Fort Scott and Gulf Railroad,	6,000 00	5,000 00
24 " Burlington and Missouri River Railroad in Nebraska, . . . . .	21,600 00	20,000 00
Bill of sale of barque "Edwin," . . . .	6,000 00	5,000 00
10 bonds Union Pacific Railroad, . . . .	9,000 00	10,000 00
3 " United States 5-20 6 per cent., . .	3,000 00	
12 " Fort Wayne, Jackson and Saginaw Railroad, . . . . .	11,000 00	10,000 00
26 " Rutland Railroad, . . . . .	9,760 00	12,000 00
Atlantic Mut. Ins. Co.'s, of N. Y., Scrip, of 1868, }	1,880 00	
" " " " of 1869, }		
China Mutual Insurance Company's Scrip, . .	4,000 00	19,000 00
United States 5-20 6 per cent. Bonds, . . .	20,000 00	
China Mutual Insurance Company's Scrip, . .	30,000 00	27,000 00
	<hr/> \$151,440 00	<hr/> \$131,000 00

## Other Cash Loans:—

	Cash value.
Manufacturing Companies' notes, with individual endorsements,	\$30,000 00
Individual note, endorsed, . . . . .	200 00
Commercial Wharf Company, . . . . .	7,000 00
Loans secured by an unadjusted loss, . . . .	11,000 00
	<hr/> \$48,200 00

## Other Debts, Claims and Demands owing the Company:—

Sundry Items of suspense account, \$3,388; value not estimated.

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$110,800 00
State bonds, . . . . .	10,800 00
National bank stocks, . . . . .	347,450 00
Railroad stocks and bonds, . . . . .	104,350 00
Other corporate stocks, bonds and securities,	16,320 00
Cash loans on collateral security, . . . . .	131,000 00
Other cash loans, . . . . .	48,200 00
Cash deposited in the Columbian National Bank, .	28,148 92
Premium notes taken for marine and inland risks, not yet due, . . . . .	206,381 41
Premium notes taken for marine and inland risks, overdue and not paid, \$1,828.25. Actual value thereof, . . . . .	1,528 25
Gross present Assets, . . . . .	<hr/> \$1,004,978 58

## LIABILITIES.

Claimed, reported and supposed losses, not yet ad- justed, . . . . .	\$60,000 00
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, .	176,281 77
Due or to become due to other Companies for re- insurance premiums, . . . . .	4,247 39
Principal unpaid on scrip ordered to be redeemed,	2,698 56
Interest due or unpaid on scrip, . . . . .	2,276 21
All other debts and obligations; viz., rents, \$563; salaries, \$2,875, . . . . .	3,438 00
Gross present Liabilities except Scrip, . . . . .	<hr/> 248,941 93
Surplus as regards Policy-holders, . . . . .	\$756,036 65
Scrip, issued and authorized to be issued, which has not been cancelled or ordered to be redeemed, . . . . .	507,843 85
Surplus over Scrip, . . . . .	<hr/> \$248,192 80

# COMMERCIAL MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated March 17, 1863. Commenced business May 1, 1863.]

CHARLES R. TUCKER, *President.*

*Secretary,* WILLIAM T. RUSSELL.

*Office, No. 33 North Water Street.*

## DETAILED STATEMENT OF ASSETS.

### Cash Loans:—

Loaned on personal security, . . . . .	Cash value. \$17,000 00
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### All other Assets and Property owned by the Company:—

Notes with personal security, . . . . .	\$12,391 61
E. C. Jones, balance of account, . . . . .	413 98
Claim against Pacific Mutual Insurance Company, . . . . .	3,464 34
	<hr/>
	\$16,269 93

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash loans, . . . . .	\$17,000 00
Cash on hand in the office of the Company, . . . . .	256 10
Cash deposited in the Merchants' National Bank, . . . . .	2,905 43
Premium notes taken for marine and inland risks, not yet due, . . . . .	64,745 35
Premium notes taken for marine and inland risks, overdue and not paid, \$24,366.05. Actual value thereof, . . . . .	23,866 05
Unpaid stock or subscription notes, on time not exceeding 12 months, not yet due, \$139,500, . . . . .	139,500 00
Interest (not included above) accrued but not due, . . . . .	350 00
All other assets and property, . . . . .	16,269 93
Gross Assets, . . . . .	<hr/> \$264,892 86

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	\$1,116 66
Claimed, reported and supposed losses, not yet adjusted, . . . . .	2,000 00
Cash dividends to stockholders, declared and unpaid, . . . . .	240 00
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, . . . . .	64,745 35
Interest declared on scrip and not paid, . . . . .	671 04
All other debts and obligations; viz., rents, \$125; salaries, office and incidental expenses, \$150, . . . . .	275 00
Total Liabilities, except Guarantee Fund and and Scrip, . . . . .	<hr/> 69,048 05
Amount carried forward, . . . . .	\$195,844 81



<i>Amount brought forward,</i>	.	.	.	.	.	.	\$195,844 81
Stock-note Guarantee Fund,	.	.	.	.	.	.	\$139,500 00
Scrip, issued and authorized to be issued, which has not been cancelled or ordered to be re- deemed,	.	.	.	.	.	.	13,637 00
							<hr/> 153,137 00
Surplus over Guarantee Fund and Scrip,	.	.	.	.	.	.	\$42,707 81

## GLOUCESTER MUTUAL FISHING INSURANCE COMPANY, GLOUCESTER.

[Incorporated 1847; renewed 1866. Commenced business 1847.]

JOSEPH O. PROCTER, *President.*

*Secretary,* CYRUS STORY.

*Office, No. 159 Front Street, Gloucester.*

[NOTE.—All risks terminate on the thirtieth day of November of each year, and all business is closed before any risks are taken for another year. The stock is subscribed annually in January, in shares of \$1,000 each, for which a stock-note of two hundred dollars is taken, upon which all assessments are made.\* Each subscriber is required to insure at least seven-eighths of the amount he subscribes. No one risk exceeds thirty-five hundred dollars. No vessels are insured except Gloucester fishing vessels. Assessments are made on the stock-notes from time to time as needed to pay losses. Premiums commence in January at 7 per cent., and decrease as the season advances to 3½ per cent., which is the lowest premium.]

### SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash on hand in the office of the Company,	.	.	.	.	.	\$1,575 90
Gross present Assets,	.	.	.	.	.	<hr/> \$1,575 90

### LIABILITIES.

State and local taxes due or accrued,	.	.	.	.	.	\$368 65
Gross present Liabilities,	.	.	.	.	.	<hr/> \$368 65

\* The amount of such notes received in 1870 was \$425,600.

## HINGHAM AND COHASSET MUTUAL FISHING INSURANCE COMPANY, COHASSET.

[Incorporated February 12, 1852. Commenced business March 15, 1852.]

ABRAHAM H. TOWER, *President.*      *Secretary,* ABRAHAM H. TOWER, Jr.  
*Office at Cohasset.*

[NOTE.—This Company insures fishing vessels exclusively, and its business is fully closed in December of each year. The stock is composed of shares of one thousand dollars each, and each member gives as a guarantee to the Company, his note of two hundred dollars for each share to which his certificate entitles him.\* Each member is required to insure for seven-eighths the amount of his stock. No one risk can exceed thirty-five hundred dollars. Premiums commence in April at 4 per cent., and decrease as the season advances to  $2\frac{1}{2}$  per cent., which is the lowest, and all risks that have not been previously cancelled, expire on the thirtieth day of November. Assessments for losses, &c., are made on the stock notes, and each member is entitled to his proportion of the Company's earnings.]

### SUMMARY OF ASSETS, DECEMBER 31, 1870.

Premium notes taken for marine and inland risks,	
not yet due, . . . . .	\$3,847 00
Subscription notes, . . . . .	23,400 00
Gross present Assets, . . . . .	————— \$27,247 00

### LIABILITIES.

National taxes and duties, due or accrued, . . . . .	\$0 75
State and local taxes, due or accrued, . . . . .	50
All other debts and obligations; viz., salaries, \$35; office, agency and incidental expenses, \$11, . . . . .	46 00
Gross present Liabilities, . . . . .	————— \$47 25

## INDIA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 29, 1867. Commenced business May 22, 1867.]

JOHN H. DANE, *President.*      *Secretary,* WILLIAM L. CAVERLY.  
*Office, No. 57 State Street, Boston.*

### DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1867, . . . . .	\$15,000 00	\$16,125 00
“ “ Currency 6 per cent. Bonds, . . . . .	8,000 00	8,850 00
	—————	—————
	\$23,000 00	\$24,975 00

\* The amount of such notes received in 1870 was \$117,000.

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
40 shares Market National Bank, Boston, . .	\$100	\$113	\$4,520 00
80    "    City National Bank, Boston, . .	100	110	8,800 00
60    "    Nat'l Hide and Leather Bank, Boston, . .	100	117	7,020 00
			<hr/> \$20,340 00

## Railroad Stocks and Bonds:—

100 shares Old Colony and Newport Railway, .	\$100	\$95	\$9,500 00
Eastern Railroad 6 per cent. 1889 Bonds, . .	8,000	970	7,760 00
"            "    6 per cent. 1874 Bonds, . .	14,000	14,000	14,000 00
Old Colony and Newport Railway 7 per cent., 1877, . . . . .	2,000	2,030	2,060 00
Jackson, Lansing and Saginaw Railroad, 8 per ct.,	5,000	5,000	5,000 00
			<hr/> \$38,320 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$24,975 00	
National bank stocks, . . . . .	20,340 00	
Railroad stocks and bonds, . . . . .	38,320 00	
Cash on hand in the office of the Company, .	17,416 04	
Cash deposited in the Market National Bank, .	13,628 50	
Premium notes taken for marine and inland risks, not yet due, . . . . .	97,367 55	
Office and other premiums unpaid and in process of collection, . . . . .	629 43	
Subscription notes, . . . . .	201,500 00	
Gross present Assets, . . . . .	<hr/>	\$414,176 52

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$17,600 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	97,248 53	
Due or to become due to other companies for re- insurance premiums, . . . . .	1,081 09	
All other debts and obligations; viz., rents, .	500 00	
Gross present Liabilities, except Guarantee Fund and Scrip, . . . . .	<hr/>	116,429 62
Surplus as regards Policy-holders, . . . . .		\$297,746 90
Stock-note Guarantee Fund, . . . . .	\$201,500 00	
Scrip issued and authorized to be issued, which has not been cancelled or ordered to be re- deemed, . . . . .	51,582 00	
	<hr/>	253,082 00
Surplus over Guarantee Fund and Scrip, . . . . .		\$44,664 90



# MERCHANTS' MUTUAL MARINE INSURANCE COMPANY, NEW-BURYPORT.

[Incorporated February 17, 1857. Commenced business March 1, 1857.]

WILLIAM CUSHING, *President.*

*Secretary,* JOSEPH J. KNAPP.

*Office at Newburyport.*

## DETAILED STATEMENT OF ASSETS.

### National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
33 shares Eliot National Bank, Boston, . .	\$100	\$108 00	\$3,564 00
53 “ Howard National Bank, Boston, . .	100	119 25	6,320 25
118 “ Merchants' Nat'l Bank, Newburyport, . .	20	25 00	2,950 00
			<hr/> \$12,834 25

### Other Corporate Stocks, Bonds and Securities:—

Bartlett's Steam Mills, note on demand with interest, . . .	\$7,000 00
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### Other Cash Loans:—

Notes on personal security, . . . . .	Cash value. \$7,500 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870

Cash market value of National bank stocks, . .	\$12,834 25
Other corporate stocks, bonds and securities, . .	7,000 00
Other cash loans, . . . . .	7,500 00
Cash on hand in the office of the Company, . .	111 11
Cash deposited in the Merchants' National Bank, . .	1,530 82
Premium notes taken for marine and inland risks, not yet due, . . . . .	14,851 04
Premium notes taken for marine and inland risks, overdue and not paid, \$8,293.76. Actual value thereof, . . . . .	7,597 60
Office and other premiums unpaid and in process of collection, . . . . .	1,408 83
Subscription notes, . . . . .	80,000 00
Interest (not included above) accrued but not due, . .	287 00
Gross present Assets, . . . . .	<hr/> \$133,120 65

## LIABILITIES.

Losses and claims adjusted, but not yet due, . .	\$4,738 87
Cash dividends to stockholders, declared and un- paid, . . . . .	103' 74
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of pre- miums received on marine and inland risks not marked off, . . . . .	15,322 75
<i>Amounts carried forward, . . . . .</i>	<hr/> \$20,465 36
	<hr/> \$133,120 65

<i>Amounts brought forward,</i>	\$20,465 36	\$133,120 65
Due or to become due to other companies for re-insurance premiums,	180 00	
State and local taxes, due or accrued,	12 33	
All other debts and obligations; viz., rents, \$20; salaries, \$275,	295 00	
Gross present Liabilities, except Guarantee Capital and Scrip,	_____	20,652 69
Surplus as regards Policy-holders,		\$112,467 96
Cash Guarantee Capital,	\$20,000 00	
Stock-note Guarantee Capital,	80,000 00	
Scrip, issued and authorized to be issued, which has not been cancelled or ordered to be redeemed,	10,748 00	
	_____	110,748 00
Surplus over Guarantee Capital and Scrip,		\$1,719 96

### NAUMKEAG MUTUAL FISHING INSURANCE COMPANY, SALEM.

[Incorporated April 21, 1868. Commenced business March 1, 1869.]

CHARLES C. PETTINGELL, *President.* Secretary, HENRY A. BROWN.

*Office, No. 16 Washington Street, Salem.*

[NOTE.—The stock is subscribed annually, in January, in shares of \$1,000 each, for which a stock-note for \$200 is taken, upon which all assessments are made. Each subscriber is required to insure at least seven-eighths of the amount he subscribes. No risk to exceed \$6,000. No vessels are insured except fishing vessels. Assessments are made upon the stock-notes, from time to time, when needed to pay losses. Premiums commence in February at seven per cent., and decrease as the season advances to four per cent., which is the lowest premium. All risks terminate on the thirtieth day of November in each year, and all business is closed before any risks are taken for another year.]

### SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash deposited in the First National Bank, Salem,	\$670 42	
Gross present Assets,	_____	\$670 42

### LIABILITIES.

State and local taxes, due or accrued,	\$77 82	
Gross present Liabilities,	_____	\$77 82

# NEW ENGLAND MUTUAL MARINE INSURANCE COMPANY, BOSTON.

[Incorporated 1839. Commenced business 1841.]

GEORGE C. LORD, *President.*

*Secretary,* BENJAMIN LYON.

*Office, No. 8 Sears Building, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . .	\$114,500 00	\$129,385 00

City Bonds:—

City of Bath Bonds, . . . . .	\$5,000 00	\$4,450 00
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National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
150 shares Atlas National Bank, Boston, . . .	\$100	\$119	\$17,850 00
200 " Continental National Bank, Boston, . .	100	119	23,800 00
71 " Eagle National Bank, Boston, . . .	100	123	8,733 00
100 " Faneuil Hall National Bank, Boston, . .	100	130	13,000 00
33 " Globe National Bank, Boston, . . .	100	129	4,257 00
44 " Market National Bank, Boston, . . .	100	115	5,060 00
210 " Republic National Bank, Boston, . . .	100	130	27,300 00
134 " North America National Bank, Boston, .	100	109	14,606 00
43 " New England National Bank, Boston, . .	100	137	5,891 00
104 " North National Bank, Boston, . . .	100	120	12,480 00
46 " Exchange National Bank, Boston, . . .	100	164	7,544 00
111 " Commerce National Bank, Boston, . . .	100	125	13,875 00
42 " State National Bank, Boston, . . .	100	106	4,452 00
136 " Shawmut National Bank, Boston, . . .	100	121	16,456 00
277 " Second National Bank, Boston, . . .	100	152	42,104 00
130 " Tremont National Bank, Boston, . . .	100	125	16,250 00
50 " Third National Bank, Springfield, . . .	100	125	6,250 00
19 " Washington National Bank, Boston, . .	100	139	2,641 00
			<hr/> \$242,549 00

Railroad Stocks and Bonds:—

400 shares Boston and Maine Railroad, . . .	\$100	\$150	\$60,000 00
264 " Boston and Albany Railroad, . . .	100	154	40,656 00
113 " Manchester and Lawrence Railroad, . .	100	133	15,029 00
155 " Ogdensburg and Lake Champlain Railroad (preferred), . . .	100	107	16,585 00
Boston, Concord and Montreal Railroad Bonds, .	2,000	—	1,980 00
Eastern Railroad Bonds, . . . . .	8,000	—	7,920 00
Union Pacific Railroad Bonds, . . . . .	30,000	—	21,600 00
			<hr/> \$163,770 00

Other Corporate Stocks:—

114 shares Relief Steamboat Company, . . .	\$100	\$50	\$5,700 00
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## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
50 shares New England Mutual Marine Insurance Company Permanent Fund, .	\$5,750 00	\$5,000 00
25 “ American Watch Company, . .	5,000 00	1,800 00
450 “ Preferred Stock Rutland Railroad, .	17,200 00	15,000 00
36 “ New England Mutual Marine Insurance Company Permanent Fund, .	4,140 00	3,000 00
\$2,100 United States 5-20 Bonds, . . .	2,247 00	1,750 00
	<hr/>	<hr/>
	\$34,337 00	\$26,550 00

## Other Cash Loans :—

	Cash value.
Loans on call (currency), . . . . .	\$65,102 42
\$4,768.68 at 110 (gold), . . . . .	5,245 58
	<hr/>
	\$70,348 00

## Other Debts, Claims and Demands due the Company :—

Bills receivable, . . . . .	\$17,260 26
Ledger accounts, . . . . .	5,650 82
	<hr/>
	\$22,911 08

## All other Assets and Property owned by the Company :—

Scrip of other companies, . . . . .	\$8,244 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$87,000 00
Cash market value of U. S. stocks and securities,	129,385 00
City bonds, . . . . .	4,450 00
National bank stocks, . . . . .	242,549 00
Railroad stocks and bonds, . . . . .	163,770 00
Other corporate stocks, bonds and securities,	5,700 00
Cash loans on collateral security, . . . . .	26,550 00
Other cash loans, . . . . .	70,348 00
Cash on hand in the office of the Company, .	2,602 91
Cash deposited in the Second National Bank, .	43,763 63
Net amount due from agents for premiums collected during the year, . . . . .	1,191 22
Premium notes taken for marine and inland risks, not yet due, . . . . .	265,377 82
	<hr/>
<i>Amount carried forward,</i> . . . . .	\$1,042,687 58

* Value of lands mortgaged, without buildings, . . . . .	\$156,923 00
Value of buildings thereon, . . . . .	104,000 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$260,923 00
Amount of insurance held as collateral, . . . . .	46,000 00

<i>Amount brought forward,</i>	\$1,042,687 58
Premium notes taken for marine and inland risks, overdue and not paid, \$2,000. Actual value thereof,	1,750 00
Office and other premiums unpaid and in process of collection,	3,872 70
Other debts, claims and demands due the Company,	22,911 08
Interest (not included above) due and not paid, and accrued but not due,	1,540 42
All other assets and property,	8,244 00
Gross present Assets,	<u>\$1,081,005 78</u>

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$1,000 00
Claimed, reported and supposed losses not yet adjusted,	92,000 00
Cash dividends to stockholders, declared and unpaid,	1,471 50
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	257,269 85
Principal unpaid on scrip ordered to be redeemed,	14,721 91
Interest due or unpaid on scrip,	11,103 41
Gross present Liabilities, except Guarantee Fund and Scrip,	<u>377,566 67</u>
Surplus as regards Policy-holders,	\$703,439 11
Cash Guarantee Fund,	\$200,000 00
Scrip, issued and authorized to be issued, which has not been cancelled or ordered to be redeemed,	315,810 00
	<u>515,810 00</u>
Surplus over Guarantee Fund and Scrip,	\$187,629 11

## OCEAN MUTUAL INSURANCE COMPANY, NEW BEDFORD.

[Incorporated April 27, 1863. Commenced business March 1, 1864.]

WILLIAM H. TAYLOR, *President.**Secretary,* SAMUEL H. COOK.*Office, No. 37 North Water Street, New Bedford.*

## DETAILED STATEMENT OF ASSETS.

Debts, Claims and Demands owing the Company :—

Loaned on personal security,	Cash value. \$10,941 79
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## All other Assets and Property owned by the Company:—

Office and furniture on leased land, . . . . .	\$750 00
Scrip of Union Mutual Insurance Company, . . . . .	243 00
	<hr/>
	\$943 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash on hand in the office of the Company, . . . . .	\$126 54	
Cash deposited in the Nat'l Bank of Commerce, . . . . .	1,945 20	
Premium notes taken for marine and inland risks, not yet due, terminated, \$2,481.86; untermi- nated, \$94,986.18, . . . . .	97,468 04	
Premium notes taken for marine and inland risks, overdue and not paid, \$13,346.60. Actual value thereof, . . . . .	11,346 60	
Subscription notes, . . . . .	234,000 00	
Debts, claims and demands due the Company, . . . . .	10,941 79	
Interest (not included above) accrued but not due, . . . . .	104 00	
All other assets and property, . . . . .	983 00	
Gross present Assets, . . . . .	<hr/>	\$356,915 17

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	\$1,607 54	
Claimed, reported and supposed losses, not yet ad- justed, . . . . .	5,400 00	
Due for borrowed money, secured on bills payable and by subscription notes as collateral, \$60,000; cash borrowed, \$5,000; interest, \$116, . . . . .	65,116 00	
Cash dividends to stockholders, declared and un- paid, . . . . .	2,340 00	
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, . . . . .	94,986 18	
State and local taxes, due or accrued, . . . . .	56 02	
All other debts and obligations; viz., salaries, . . . . .	666 67	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	170,172 41

Surplus as regards Policy-holders, . . . . .	\$186,752 76	
Stock-note Guarantee Fund, . . . . .	\$234,000 00	
Net present Assets, . . . . .	186,752 76	
	<hr/>	
Impairment of Guarantee Fund, . . . . .	\$47,247 24	



## PACIFIC MUTUAL INSURANCE COMPANY, NEW BEDFORD.

[Incorporated March 29, 1856. Commenced business December, 1856.]

FREDERICK HOMER, *President.**Secretary,* HENRY F. THOMAS.*Office, No. 20 North Water Street, New Bedford.*

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash deposited in the Merchants' National Bank,	\$183 84	
Premium notes taken for marine and inland risks, not yet due, . . . . .	641 30	
Premium notes taken for marine and inland risks, overdue and not paid, \$3,626.78. Actual value thereof, . . . . .	326 00	
Subscription notes, . . . . .	102,850 00	
Office and other premiums unpaid and in process of collection, . . . . .	377 23	
Salvages and savings on losses already paid, . .	10,000 00	
Gross present Assets, . . . . .	—————	\$114,378 37

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . .	\$2,993 43	
Claims for losses disputed or resisted, . . .	16,965 84	
Due for borrowed money, including interest, se- cured by \$43,500 of subscription notes held for a loan of \$22,000, . . . . .	22,228 86	
Gross present Liabilities, except Stock-note Guarantee Fund, . . . . .	—————	42,188 13
Surplus as regards Policy-holders, . . . . .		\$72,190 24
Stock-note Guarantee Fund, . . . . .	\$102,850 00	
Net present Assets, . . . . .	72,190 13	
Impairment of Guarantee Fund, . . . . .	\$30,659 87	

# UNION MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated May 14, 1851. Commenced business July, 1851.]

THOMAS S. HATHAWAY, *President.*

*Secretary,* WALTER P. WINSOR.

*Office, No. 38 North Water Street, New Bedford.*

## DETAILED STATEMENT OF ASSETS.

### United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . . . .	\$61,000 00	\$69,387 50
“ “ 5-20 Bonds of 1865, July and Jan., . . . .	55,150 00	60,940 75
“ “ 5-20 Bonds, 1867, . . . . .	30,550 00	33,872 31
“ “ 5-20 Bonds, 1865, May and Nov., . . . .	41,000 00	44,280 00
	<hr/>	<hr/>
	\$187,700 00	\$208,480 56

### State Bonds:—

Massachusetts State Bonds, . . . . .	\$20,000 00	\$21,700 00
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### National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
200 shares Mechanics' Nat'l Bank, New Bedford, . . . .	\$100	\$128	\$25,600 00
82 “ Nat'l B'k of Commerce, New Bedford, . . . .	100	114	9,348 00
206 “ Merchants' Nat'l Bank, New Bedford, . . . .	100	134	27,604 00
168 “ First National Bank, New Bedford, . . . .	100	122	20,496 00
			<hr/>
			\$83,048 00

### Railroad Stocks:—

332 shares Boston and Albany Railroad, . . . .	\$100	\$149 $\frac{3}{4}$	\$49,717 00
220 “ Boston and Providence Railroad, . . . .	100	144	31,680 00
80 “ Fitchburg Railroad, . . . . .	100	132	10,560 00
51 “ New Bedford and Taunton Railroad, . . . .	100	101	5,151 00
			<hr/>
			\$97,108 00

### Cash Loans:—

	Cash value.
Bills receivable, . . . . .	\$71,525 94

### All other Assets and Property owned by the Company:—

Building and furniture of office, . . . . .	\$1,200 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities, . . . .	\$208,480 56
State bonds, . . . . .	21,700 00
National bank stocks, . . . . .	83,048 00
Railroad stocks and bonds, . . . . .	97,108 00
	<hr/>
<i>Amount carried forward, . . . . .</i>	<i>\$201,856 00</i>

<i>Amount brought forward,</i>	\$201,855 00
Cash loans,	71,525 94
Cash on hand in the office of the Company,	83,187 53
Cash deposited in the First National Bank,	41,153 56
Cash deposited in the Nat'l Bank of Commerce,	16,759 88
Cash deposited in the Merchants' National Bank,	30,000 00
Premium notes taken for marine and inland risks, not yet due,	379,681 32
Premium notes taken for marine and inland risks, overdue and not paid,	38,682 97
Salvages and savings on losses already paid,	500 00
Interest (not included above) accrued but not due,	1,236 34
All other assets and property,	1,200 00
Gross present Assets,	<hr/> \$1,074,264 10

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$70 69
Claimed, reported and supposed losses, not yet adjusted,	41,021 06
Amount required to re-insure all outstanding risks, taken at the full amount of premiums re- ceived on marine and inland risks not marked off,	321,629 28
Principal unpaid on scrip ordered to be redeemed,	2,362 00
Interest due or unpaid on scrip,	241 54
State and local taxes, due or accrued,	654 35
All other debts and obligations; viz., rents, \$95; salaries, \$166.67,	261 67
Gross present Liabilities, except Scrip,	<hr/> 366,240 59
Surplus, as regards Policy-holders,	\$708,023 51
Scrip issued and authorized to be issued, which has not been cancelled or ordered to be redeemed,	437,607 00
Surplus over Scrip,	<hr/> \$270,416 51





ABSTRACT OF ANNUAL STATEMENTS.

	ATLANTIC MUTUAL FIRE AND MARINE. Provincetown.	CHINA MUTUAL, Boston.	COMMERCIAL MUTUAL MARINE. New Bedford.	GLoucester MUTUAL FISHING. Gloucester.
<b>I.—CAPITAL STOCK.</b>				
Whole amount of Guarantee Fund, . . . . .	\$158,104 00	- -	\$139,500 00	- -
in cash, . . . . .	- -	- -	- -	- -
in subscription notes, . . . . .	100,000 00	- -	139,500 00	\$425,600 00
in outstanding notes not cancelled, . . . . .	58,104 00	\$507,843 85	13,637 00	- -
<b>II.—ASSETS.</b>				
Gross present Assets, <sup>1</sup> . . . . .	\$208,716 58	\$1,004,978 58	\$264,892 86	\$1,575 90
<b>III.—LIABILITIES.</b>				
Gross present Liabilities, <sup>1</sup> . . . . .	\$22,988 24	\$248,941 93	\$69,048 05	\$368 65
<b>IV.—INCOME.</b>				
Cash actually rec'd during the year for fire premiums, . . . . .	- -	- -	- -	- -
for interest on mortgages of real estate, . . . . .	\$28,347 13	\$300,771 75	\$93,505 83	\$15,585 00
for interest and dividends from other sources, . . . . .	4,951 19	50,467 75	2,054 98	- -
from assessments on stock notes, . . . . .	- -	- -	- -	45,752 00
for rents, . . . . .	- -	- -	- -	344 25
from all other sources, . . . . .	- -	49,415 92	- -	1,953 98
Gross Cash Income, . . . . .	\$33,298 32	\$400,655 42	\$95,560 81	\$63,635 23
<b>V.—EXPENDITURES.</b>				
Cash actually paid during the year for fire losses, . . . . .	- -	- -	- -	- -
for brokerage and commissions on premiums, . . . . .	\$16,385 62	\$148,072 43	\$36,238 67	\$58,201 57
for salaries and compensation of officers and employes, . . . . .	565 27	1,564 09	- -	- -
paid during the year for div. and int. to stockholders, . . . . .	812 27	18,141 81	3,700 00	1,200 00
for interest on borrowed money, not included above, . . . . .	3,000 00	- -	4,545 00	- -
for National taxes and duties, . . . . .	- -	- -	- -	190 93
	768 26	6,104 69	926 03	488 74



for State and local taxes, . . . . .	\$214 86	\$4,022 65	\$608 36	\$570 55
for the redemption of scrip, . . . . .	- -	137,504 52	- -	- -
for interest paid to scripholders during the year, . . . . .	3,066 24	28,903 96	3,424 86	- -
for rents, . . . . .	50 00	4,500 00	554 48	613 50
incidental expenses, . . . . .	481 67	5,060 87	418 78	2,369 94 <sup>2</sup>
Gross Cash Expenditures, . . . . .	\$25,344 19	\$353,875 02	\$50,416 18	\$63,635 23
VI.—GENERAL ITEMS.				
Whole amount of fire risks outstanding at end of year, . . . . .	\$1,500 00	- -	- -	- -
of marine risks outstanding at end of year, . . . . .	282,085 00	\$7,438,018 00	\$850,035 00	- -
of fire risks written during the year, . . . . .	- -	- -	- -	- -
of marine risks written during the year, . . . . .	690,438 50	15,468,785 00	475,569 00	\$2,033,123 00
of fire risks terminated during the year, . . . . .	17,850 00	- -	- -	- -
of marine risks terminated during the year, . . . . .	619,594 50	17,039,351 00	803,001 00	2,033,123 00
of fire losses occurring during the year, . . . . .	- -	- -	- -	- -
of marine losses occurring during the year, . . . . .	16,945 78	208,072 43	27,136 63	58,201 57
of notes received for premiums not paid in cash—fire, . . . . .	- -	- -	- -	- -
marine, . . . . .	29,364 74	217,160 69	67,468 43	- -
of cash dividends to stockholders during the year, . . . . .	6,066 24	- -	4,545 00	- -
of assessments laid on stock-notes during the year, . . . . .	- -	- -	- -	- -
of scrip dividends laid during the year, . . . . .	8,211 99	143,050 00	- -	45,752 00
of scrip ordered to be redeemed during the year, . . . . .	- -	138,034 31	- -	- -
of gain by appreciation of investments, . . . . .	- -	35,000 00	- -	- -
Average per cent. of scrip dividends declared to date, . . . . .	6 <sup>2</sup> / <sub>3</sub> per cent.	17 <sup>1</sup> / <sub>3</sub> per cent.	18 <sup>1</sup> / <sub>6</sub> per cent.	- -

<sup>1</sup> See Detailed Statements, on page 100, *et seq.*      <sup>2</sup> Including \$1,575.90 reserve, carried to next year's account.

	HINGHAM & COHASSET MUTUAL FISHING. Cohasset.	INDIA MUTUAL, Boston.	MERCHANTS' MUTUAL MARINE. Newburyport.	NAUMKEAG MUTUAL FISHING. Salem.
I.—CAPITAL STOCK.				
Whole amount of Guarantee Fund, . . . . .	\$117,000 00	\$253,082 00	\$100,000 00	—
in cash, . . . . .	—	—	20,000 00	—
in subscription notes, . . . . .	23,400 00	201,500 00	80,000 00	\$51,900 00
in outstanding scrip not cancelled, . . . . .	—	51,582 00	10,748 00	—
II.—ASSETS.				
Gross present Assets, <sup>1</sup> . . . . .	\$27,247 00	\$414,176 52	\$133,120 65	\$670 42
III.—LIABILITIES.				
Gross present Liabilities, <sup>1</sup> . . . . .	\$47 25	\$116,429 62	\$20,652 69	\$77 82
IV.—INCOME.				
Cash actually rec'd during the year for fire premiums, . . . . .	—	\$9,363 97	\$137 41	—
for marine premiums, . . . . .	—	128,753 09	21,106 85	\$7,782 25
for interest on mortgages of real estate, . . . . .	—	—	—	—
for interest and dividends from other sources, . . . . .	—	6,929 36	1,911 28	—
from assessments on stock notes, . . . . .	\$47 25	—	—	—
for rents, . . . . .	—	—	—	—
from all other sources, . . . . .	—	—	—	—
Gross Cash Income, . . . . .	\$47 25	\$145,046 42	\$23,155 54	\$7,782 25
V.—EXPENDITURES.				
Cash actually paid during the year for fire losses, . . . . .	—	\$7,469 78	—	—
for marine losses, . . . . .	—	78,691 54	\$21,342 90	\$7,163 41
for brokerage and commissions on premiums, . . . . .	—	1,628 90	165 92	—
for salaries and compensation of officers and employes, . . . . .	\$35 00	8,051 71	600 00	250 00
paid during the year for div. and int. to stockholders, . . . . .	—	—	—	—
for interest on borrowed money, not included above, . . . . .	—	580 37	—	—
for National taxes and duties, . . . . .	75	1,708 50	719 01	20 20

for State and local taxes, . . . . .	\$0 50	\$1,332 17	\$206 55	\$13 47
for the redemption of scrip, . . . . .	-	-	-	-
for interest paid to scrip-holders during the year, . . . . .	-	1,038 06	-	-
for rents, . . . . .	-	2,827 38	60 00	50 00
incidental expenses, . . . . .	11 00	2,944 73	105 15	11 72
Gross Cash Expenditures, . . . . .	\$47 25	\$106,273 14	\$23,199 53	\$7,508 80
VI.—GENERAL ITEMS.				
Whole amount of fire risks outstanding at end of year, . . . . .	-	\$1,112,922 00	\$12,609 00	-
of marine risks outstanding at end of year, . . . . .	-	2,918,115 00	216,450 00	-
of fire risks written during the year, . . . . .	-	2,021,608 00	38,009 00	-
of marine risks written during the year, . . . . .	\$110,200 00	5,064,149 00	586,700 00	\$252,575 00
of fire risks terminated during the year, . . . . .	-	2,144,058 00	25,400 00	-
of marine risks terminated during the year, . . . . .	110,200 00	4,740,031 00	368,250 00	252,575 00
of fire losses occurring during the year, . . . . .	-	7,469 00	-	-
of marine losses occurring during the year, . . . . .	-	83,402 00	26,081 77	7,163 41
of notes received for premiums not paid in cash—fire, . . . . .	-	629 43	-	-
marine, . . . . .	-	97,367 55	-	-
of cash dividends to stockholders during the year, . . . . .	-	-	-	-
of assessments laid on stock-notes during the year, . . . . .	47 25	-	-	7,782 25
of scrip dividends declared during the year, . . . . .	-	34,281 00	10,748 00 <sup>a</sup>	-
of scrip ordered to be redeemed during the year, . . . . .	-	-	-	-
of gain by appreciation of investments, . . . . .	-	3,600 00	-	-
Average per cent. of scrip dividends declared to date, . . . . .	-	18 $\frac{3}{4}$ per cent.	-	-

<sup>a</sup> Ten per cent. on Guarantee Fund.<sup>1</sup> See Detailed Statements, on page 107, *et seq.*



	NEW ENGLAND MUTUAL MARINE. Boston.	OCEAN MUTUAL. New Bedford.	PACIFIC MUTUAL. New Bedford.	UNION MUTUAL MARINE. New Bedford.
<b>I.—CAPITAL STOCK.</b>				
Whole amount of Guarantee Fund, . . . . .	\$200,000 00	\$234,000 00	\$102,850 00 <sup>s</sup>	- -
in cash, . . . . .	200,000 00	- -	- -	- -
in subscription notes, . . . . .	- -	234,000 00	102,850 00	- -
in outstanding scrip not cancelled, . . . . .	315,810 00	- -	- -	\$437,607 00
<b>II.—ASSETS.</b>				
Gross present Assets, <sup>1</sup> . . . . .	\$1,081,005 78	\$356,925 17	\$114,378 37	\$1,074,264 10
<b>III.—LIABILITIES.</b>				
Gross present Liabilities, <sup>1</sup> . . . . .	\$377,566 67	\$170,172 41	\$42,188 13	\$366,240 59
<b>IV.—INCOME.</b>				
Cash actually rec'd during the year for fire premiums, . . . . .	\$59,712 30	- -	- -	- -
for interest on mortgages of real estate, . . . . .	373,995 21	\$83,611 78	\$14,534 57	\$283,443 80
for interest and dividends from other sources, . . . . .	7,380 00	- -	- -	- -
from assessments on stock notes, . . . . .	69,486 02	- -	- -	41,979 27
for rents, . . . . .	- -	- -	650 00	- -
from all other sources, . . . . .	- -	- -	- -	90 00
	2,156 83 <sup>2</sup>	243 00 <sup>5</sup>	- -	8,505 68 <sup>3</sup>
Gross Cash Income, . . . . .	\$512,730 36	\$83,854 78	\$15,184 57	\$334,018 75
<b>V.—EXPENDITURES.</b>				
Cash actually paid during the year for fire losses, . . . . .	\$66,203 01	- -	- -	- -
for marine losses, . . . . .	264,065 69	\$61,414 11	\$8,260 78	\$127,803 97
for brokerage and commissions on premiums, . . . . .	12,186 45	- -	- -	64 08
for salaries and compensation of officers and employes, . . . . .	21,175 00	3,500 00	1,500 00	4,467 43
paid during the year for div. and int. to stockholders, . . . . .	11,364 00	6,300 00	- -	3,823 11
for interest on borrowed money, not included above, . . . . .	581 24 <sup>3</sup>	5,886 93	1,752 19	- -
for National taxes and duties, . . . . .	8,933 94	1,044 29	73 87	2,801 28

for State and local taxes, . . . . .	\$3,744 79	\$939 24	- -	\$3,547 43
for the redemption of scrip, . . . . .	140,402 09	- -	- -	61,084 00
for interest paid to scrip-holders during the year, . . . . .	19,243 20	- -	- -	14,487 10
for rents, . . . . .	7,000 00	125 00	\$75 00	95 00
incidental expenses, . . . . .	24,175 43	741 13	8,152 66 <sup>7</sup>	400 00 <sup>9</sup>
Gross Cash Expenditures, . . . . .	\$579,074 84	\$79,950 70	\$19,814 50	\$218,573 40
VI.—GENERAL ITEMS.				
Whole amount of fire risks outstanding at end of year, . . . . .	\$7,150,128 00	- -	- -	- -
of marine risks outstanding at end of year, . . . . .	11,655,309 00	\$1,259,715 00	- -	\$5,505,191 00
of fire risks written during the year, . . . . .	9,642,849 00	- -	- -	- -
of marine risks written during the year, . . . . .	20,675,643 00	649,417 00	- -	4,999,053 00
of fire risks terminated during the year, . . . . .	9,428,157 00	- -	- -	- -
of marine risks terminated during the year, . . . . .	19,358,556 00	1,051,206 00	\$54,350 00	5,331,690 00
of fire losses occurring during the year, . . . . .	- -	- -	- -	- -
of marine losses occurring during the year, . . . . .	- -	37,329 78	- -	98,825 03
of notes received for premiums not paid in cash—fire, . . . . .	- -	- -	- -	- -
of cash dividends to stockholders during the year, . . . . .	367,194 17	23,600 72	- -	261,039 31
of assessments laid on stock-notes during the year, . . . . .	12,000 00	6,960 00	- -	- -
of scrip dividends declared during the year, . . . . .	- -	- -	- -	- -
of scrip dividends declared during the year, . . . . .	123,530 00 <sup>4</sup>	- -	- -	265,173 00
of scrip ordered to be redeemed during the year, . . . . .	155,640 00	- -	- -	62,151 00
of gain by appreciation of investments, . . . . .	28,217 97	- -	- -	- -
Average per cent. of scrip dividends declared to date, . . . . .	11½ per cent.	- -	- -	13.42 106 per cent.

<sup>1</sup> See Detailed Statements, on page 112, *et seq.*

<sup>2</sup> Interest allowed for notes anticipated.

<sup>3</sup> \$43,750 of the subscription notes are held by the Merchants' National Bank, of New Bedford, as security for a loan of \$22,000.

<sup>4</sup> Including \$8,000 on account of loan made in 1869.

<sup>5</sup> Commissions returned, \$114.34; bonds, &c., redeemed, \$437.75; other items, \$1,602.74.

<sup>6</sup> 15 and 30 per cent. on permanent fund.

<sup>7</sup> Insurance scrip.

<sup>8</sup> Claim of Brazilian Government in case of ship Canada.

<sup>9</sup> Postage and revenue stamps.

## AGGREGATE.

<b>I.—CAPITAL STOCK.</b>	
Whole amount of Guarantee Fund,	\$1,304,536 00
in cash,	220,000 00
in subscription notes,	1,358,750 00
in outstanding scrip not cancelled,	1,395,331 85
<b>II.—ASSETS.</b>	
Gross present Assets,	\$4,681,951 93
<b>III.—LIABILITIES.</b>	
Gross present Liabilities,	\$1,434,722 05
<b>IV.—INCOME.</b>	
Cash actually rec'd during the year for fire premiums,	\$69,213 68
for marine premiums,	1,351,437 26
for interest on mortgages of real estate,	7,380 00
for interest and dividends from other sources,	177,779 85
from assessments on stock notes,	46,449 25
for rents,	434 25
from all other sources,	62,275 41
<b>Gross Cash Income,</b>	<b>\$1,714,969 70</b>
<b>V.—EXPENDITURES.</b>	
Cash actually paid during the year for fire losses,	\$73,672 79
for marine losses,	828,640 69
for brokerage and commissions on premiums,	16,174 71
for salaries and compensation of officers and employés,	63,433 22
paid during the year for div. and int. to stockholders,	29,032 11
for interest on borrowed money, not included above,	8,991 66
for National taxes and duties,	23,663 81
for State and local taxes,	15,250 00
for the redemption of scrip,	338,990 61
for interest paid to scripholders during the year,	70,163 42
for rents,	15,940 36
incidental expenses,	44,873 08
<b>Gross Cash Expenditures,</b>	<b>\$1,527,712 78</b>
<b>VI.—GENERAL ITEMS.</b>	
Whole amount of fire risks outstanding at end of year,	\$8,277,159 00
of marine risks outstanding at end of year,	30,124,918 00
of fire risks written during the year,	11,702,466 00
of marine risks written during the year,	51,005,652 50



## AGGREGATE—Concluded.

Whole amount of fire risks terminated during the year, .	\$13,648,588 00
of marine risks terminated during the year, . . .	51,761,928 50
of fire losses occurring during the year, . . .	7,469 00
of marine losses occurring during the year, . . .	563,158 40
of notes received for premiums not paid in cash—fire,	629 43
marine,	1,063,195 61
of cash dividends to stockholders during the year, .	29,571 24
of assessments laid on stock-notes during the year, .	53,581 50
of scrip dividends declared during the year, . . .	319,820 99
of scrip ordered to be redeemed during the year, .	355,825 31
of gain by appreciation of investments, . . .	68,817 97
Average per cent. of scrip dividends declared to date, .	18 $\frac{2}{3}$ per cent.



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MASSACHUSETTS  
JOINT-STOCK FIRE, MARINE, AND FIRE-MARINE  
INSURANCE COMPANIES.

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DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DECEMBER 31, 1870.

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## DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

## AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated June 12, 1818. Commenced business June, 1818.]

CHARLES E. GUILD, *President.**Secretary,* WILLIAM H DALE.*Office, No. 54 State Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company :—

		Par value.	Market value.
United States Registered Bonds of 1881,	. .	\$25,000 00	\$27,500 00
“ “ Registered Bonds of 1881,	. .	2,000 00	2,200 00
“ “ Coupon Bonds of 1881,	. .	25,000 00	27,500 00
“ “ Coupon Bonds of 1881,	. .	10,000 00	11,000 00
		<hr/>	<hr/>
		\$62,000 00	\$68,200 00

National Bank Stocks :—

		Par val. per share.	Market val. per share.	Total Market val.
450 shares	Atlas National Bank, Boston,	. . \$100	\$120	\$54,000 00
444	“ Old Boston National Bank, Boston,	. . 50	70	31,080 00
250	“ Bay State National Bank, Lawrence,	. . 75	92	23,000 00
308	“ Columbian National Bank, Boston,	. . 100	127	39,116 00
45	“ National Eagle Bank, Boston,	. . 100	123	5,535 00
170	“ Globe National Bank, Boston,	. . 100	129½	22,015 00
142	“ Hamilton National Bank, Boston,	. . 100	122	17,324 00
2	“ Massachusetts National Bank, Boston,	250	315	630 00
173	“ New England National Bank, Boston,	100	142	24,566 00
220	“ Railroad National Bank, Lowell,	. . 100	120	26,400 00
100	“ Suffolk National Bank, Boston,	. . 100	132	13,200 00
152	“ State National Bank, Boston,	. . 100	107	16,264 00
280	“ National Union Bank, Boston,	. . 100	143	40,040 00
			<hr/>	<hr/>
				\$313,170 00

## Railroad Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
706 shares Boston and Albany Railroad, . .	\$100	\$149½	\$105,547 00
20 " Boston and Lowell Railroad, . .	500	670	13,400 00
303 " Boston and Providence Railroad, . .	100	145	43,935 00
31 " Nashua and Lowell Railroad, . .	100	145	4,495 00
106 " Taunton Branch Railroad, . .	100	102	10,812 00
627 " Philadelphia, Wilmington and Balti- more Railroad, . . . .	50	50	31,350 00
			<hr/> \$209,539 00

## Other Corporate Stocks:—

5 shares Boston Manufacturing Company, . .	\$1,000	\$1,150	\$5,750 00
12 " Hamilton Manufacturing Company, . .	1,000	670	8,040 00
5 " Lawrence Manufacturing Company, . .	1,000	750	3,750 00
10 " Merrimack Manufacturing Company, . .	1,000	1,185	11,850 00
6 " Tremont Manufacturing Company, . .	500	375	2,250 00
57 " Relief Steamboat Company, . . . .	100	—	500 00
			<hr/> \$32,140 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
255 shares Rutland Railroad (preferred), . .	\$20,145 00	\$30,000 00
9 " Boott Cotton Mills, . . . .	11,025 00	
332 " Rutland Railroad, . . . .	11,620 00	
4 " Appleton Manufacturing Company, . .	4,800 00	20,000 00
160 " Philadelphia, Wilmington and Balti- more Railroad, . . . .	8,000 00	
33 " American Insurance Company, . .	5,940 00	
Endorsed note, . . . . .	5,000 00	
Fort Wayne, Jackson and Saginaw First Mort- gage Railroad Bonds, . . . . .	6,370 00	5,000 00
<hr/>		<hr/>
\$72,900 00		\$55,000 00

## Other Debts, Claims and Demands due the Company:—

	Cash value.
Rents, . . . . .	\$612 50

## All other Assets and Property owned by the Company:—

Insurance scrip, . . . . .	\$745 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$85,000 00
Cash market value of U. S. stocks and securities, . . . . .	68,200 00
<hr/>	
Amount carried forward, . . . . .	\$153,200 00

<i>Amount brought forward,</i>	\$153,200 00	
Cash market value of National bank stocks,	313,170 00	
Railroad stocks,	209,539 00	
Other corporate stocks,	32,140 00	
Cash loans on collateral security of stocks and bonds,	55,000 00	
Cash on hand in the office of the Company,	92 12	
Cash deposited in the Old Boston National Bank,	13,241 39	
Net amount due from agents for premiums collected during the year,	515 20	
Premium notes taken for marine and inland risks, not yet due,	55,877 19	
Premium notes taken for marine and inland risks, overdue and not paid, \$8,284.90. Actual value thereof,	7,080 90	
Office and other premiums unpaid and in process of collection,	886 42	
Other debts, claims and demands due the Company,	612 50	
Interest (not included above) due and not paid, \$2,031.49; accrued but not due, \$350,	2,381 49	
All other assets and property,	745 00	
Gross present Assets,	—————	\$844,481 21

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$68,000 00	
Cash dividends to stockholders, declared and unpaid,	16,340 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	89,359 54	
Due or to become due to other companies for re-insurance premiums,	1,000 00	
Unused balances of bills and notes returnable on settlement,	7,376 50	
All other debts and obligations; viz., office, agency and incidental expenses,	115 00	
Gross present Liabilities, except Capital Stock,	—————	182,191 04
Surplus as regards Policy-holders,		\$662,290 17
Paid-up Capital,		300,000 00
Surplus over Capital,		\$362,290 17



## BAY STATE FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated March 20, 1860. Commenced business 1860.]

WILLIAM S. DAVIS, *President.**Secretary,* U. C. CROSBY, Jr.*Office, No. 188 Main Street, Worcester.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Coupon Bonds of 1881, . . . .	\$10,000 00	\$11,075 00
“ “ 5-20 Bonds of 1865 (May and Nov.), . . . .	25,500 00	27,699 37
“ “ 5-20 Bonds of 1865 (Jan. and July), . . . .	25,000 00	26,906 25
	<hr/>	<hr/>
	\$60,500 00	\$65,680 62

State Bonds:—

Vermont 6 per cent. Bonds, . . . . .	\$5,000 00	\$5,000 00
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National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
25 shares Quinsigamond Bank, Worcester, . . . .	\$100	\$120	\$3,000 00
81 “ City Bank, Worcester, . . . . .	100	140	11,340 00
10 “ Central Bank, Worcester, . . . . .	100	140	1,400 00
120 “ Bank of Commerce, Boston, . . . . .	100	124 $\frac{1}{4}$	14,910 00
8 “ First National Bank, Boston, . . . . .	100	180	1,440 00
34 “ Webster Bank, Boston, . . . . .	100	107 $\frac{1}{2}$	3,665 00
75 “ Bank of the Republic, Boston, . . . . .	100	130 $\frac{1}{4}$	9,768 75
12 “ Eagle Bank, Boston, . . . . .	100	123	1,476 00
23 “ Hide and Leather Bank, Boston, . . . . .	100	117	2,691 00
64 “ Revere Bank, Boston, . . . . .	100	117 $\frac{1}{2}$	7,520 00
16 “ National Bank of Boston, . . . . .	100	112	1,808 00
18 “ Market Bank, Boston, . . . . .	100	117 $\frac{3}{4}$	2,119 50
18 “ Atlas Bank, Boston, . . . . .	100	121 $\frac{1}{4}$	2,182 50
112 “ Bank of Redemption, Boston, . . . . .	100	136 $\frac{7}{8}$	15,330 00
		<hr/>	<hr/>
			\$78,650 75

Railroad Stocks:—

50 shares Boston and Albany Railroad, . . . .	\$100	\$150	\$11,250 00
50 “ Fitchburg Railroad, . . . . .	100	134	6,700 00
		<hr/>	<hr/>
			\$17,950 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
55 shares City National Bank, Worcester, . . . .	\$7,700 00	\$5,000 00

## Other Cash Loans :—

	Cash value.
Loan on security of good name, . . . . .	\$10,600 00

## Other Debts, Claims and Demands due the Company :—

Accrued interest on notes and State Bonds, . . . . .	\$125 00
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## All other Assets and Property owned by the Company :—

Office furniture, . . . . .	\$500 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities, . . . . .	\$65,680 62
State bonds, . . . . .	5,000 00
National bank stocks, . . . . .	78,650 75
Railroad stocks, . . . . .	17,950 00
Cash loans on collateral security of stocks, . . . . .	5,000 00
Other cash loans, . . . . .	10,600 00
Cash deposited in the City National Bank, . . . . .	9,308 00
Net amount due from agents for premiums collected during the year, . . . . .	3,460 86
Interest (not included above) accrued but not due, . . . . .	125 00
All other assets and property, . . . . .	500 00
Gross present Assets, . . . . .	<hr/> \$196,275 23

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	\$316 00
Losses and claims adjusted, but not yet due, . . . . .	1,773 18
Claimed, reported and supposed losses, not yet adjusted, . . . . .	1,800 00
Claims for losses disputed or resisted, . . . . .	3,500 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	52,513 34
Due or to become due to other companies for re-insurance premiums, . . . . .	127 81
State and local taxes, due and accrued, . . . . .	162 63
All other debts and obligations; viz., rents, \$350; office expenses, \$250, . . . . .	600 00
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 60,792 96
Surplus as regards Policy-holders, . . . . .	\$135,482 27
Paid-up Capital, . . . . .	104,800 00
Surplus over Capital, . . . . .	<hr/> \$30,682 27

## BEVERLY INSURANCE COMPANY, BEVERLY.

[Incorporated in 1852. Commenced business in 1853.]

F. W. CHOATE, *President*.*Secretary*, JOHN F. MEACOM.*Office at Beverly.*

## DETAILED STATEMENT OF ASSETS.

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
40 shares National Revere Bank, Boston, . .	\$100	\$118	\$4,720 00
40 " Beverly National Bank, Beverly, . .	100	125	5,000 00
40 " Naumkeag National Bank, Salem, . .	100	150	6,000 00
40 " Merchants' National Bank, Salem, . .	50	64	2,560 00
26 " Mercantile National Bank, Salem, . .	100	117	3,042 00
18 " Traders' National Bank, Boston, . .	100	110	1,980 00
15 " Hide and Leather Nat'l Bank, Boston, .	100	117	1,755 00
12 " National Grand Bank, Marblehead, . .	100	117	1,404 00
10 " Cape Ann National Bank, Gloucester, .	100	140	1,400 00
6 " Gloucester National Bank, Gloucester, .	100	150	900 00
			<hr/> \$28,761 00

## Railroad Stocks:—

6 shares Portsmouth, Saco and Portland R. R., .	\$100	\$116	\$696 00
25 " Eastern Railroad (New Hampshire), . .	100	118	2,950 00
			<hr/> \$3,646 00

## All other Assets and Property owned by the Company:—

	Cash value.
Office furniture, . . . . .	\$100 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens), . .	\$2,700 00	
Cash market value of National bank stocks, . .	28,761 00	
Railroad stocks, . . . . .	3,646 00	
Cash on hand in the office of the Company, . .	238 66	
Premium notes taken for marine and inland risks, not yet due, . . . . .	5,028 50	
Due or to become due from other companies for re-insurance on losses already paid, and on out- standing losses not yet paid, . . . . .	1,268 00	
Interest (not included above) due and not paid, . .	89 23	
All other assets and property, . . . . .	100 00	
Gross presents Assets, . . . . .	<hr/>	\$41,831 39

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	} \$3,400 00	-
Claims for losses disputed or resisted, . . . . .		
Amounts carried forward, . . . . .	\$3,400 00	\$41,831 39



<i>Amounts brought forward,</i> . . . . .	\$3,400 00	\$41,831 39
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	6,211 53	
Gross present Liabilities, except Capital Stock, —————		9,611 53
Surplus as regards Policy-holders, . . . . .		\$32,219 86
Paid-up Capital, . . . . .		30,000 00
Surplus over Capital, . . . . .		\$2,219 86

## BOSTON INSURANCE COMPANY, BOSTON.

[Incorporated in 1823. Commenced business in 1824.]

JOSEPH B. TILTON, *President.**Secretary,* HENRY WASHBURN.*Office, No. 62 State Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1867, . . . . .	\$22,000 00	\$24,337 50

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
200 shares Suffolk National Bank, Boston, . . .	\$100	\$125	\$25,000 00
230 “ New England National Bank, Boston, . . .	100	141	32,430 00
220 “ Shoe and Leather Dealers’ National Bank, Boston, . . . . .	100	145	31,900 00
134 “ Tremont National Bank, Boston, . . . . .	100	127	17,018 00
200 “ Union National Bank, Boston, . . . . .	100	140	28,000 00
200 “ Globe National Bank, Boston, . . . . .	100	127	25,400 00
134 “ State National Bank, Boston, . . . . .	100	107	14,338 00
100 “ Merchants’ National Bank, Boston, . . . . .	100	126	12,600 00
150 “ Hide and Leather Nat’l Bank, Boston, . . . . .	100	117	17,550 00
150 “ City National Bank, Boston, . . . . .	100	110	16,500 00
100 “ Columbian National Bank, Boston, . . . . .	100	130	13,000 00
105 “ Hamilton National Bank, Boston, . . . . .	100	122	12,810 00
103 “ Webster National Bank, Boston, . . . . .	100	107	11,021 00
225 “ Atlas National Bank, Boston, . . . . .	100	121	27,225 00
100 “ Railroad National Bank, Lowell, . . . . .	100	120	12,000 00
140 “ Bay State National Bank, Lawrence, . . . . .	75	92	12,880 00
			<hr/> \$309,672 00

## Railroad Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
165 shares Boston and Maine Railroad, . . .	\$100	\$145	\$23,925 00
165 " Boston and Providence Railroad, . . .	100	144½	23,842 50
210 " Old Colony and Newport Railway, . . .	100	95	19,950 00
150 " Taunton Branch Railroad, . . .	100	101	15,150 00
190 " Connecticut River Railroad, . . .	100	133	25,270 00
440 " Boston and Albany Railroad, . . .	100	150	66,000 00
20 " Boston and Lowell Railroad, . . .	500	634¼	12,685 00
			<hr/> \$186,822 50

## Other Corporate Stocks:—

56 shares Relief Steamboat Co., . . .	\$5,600	-	\$1,700 00
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## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
\$5,000 City of Boston 5 per cent. Bonds of 1884, . . .	\$4,800 00	\$5,000 00
United States 10-40 Bond, . . .	1,067 50	
200 shares Vermont and Massachusetts Railroad, . . .	14,000 00	19,000 00
200 " Cheshire Railroad, . . .	17,100 00	
	<hr/> \$36,967 50	<hr/> \$24,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$12,000 00	
Cash market value of U. S. stocks and securities,	24,337 50	
National bank stocks, . . .	309,672 00	
Railroad stocks, . . .	186,822 50	
Other corporate stocks, . . .	1,700 00	
Cash loans on collateral security, . . .	24,000 00	
Cash on hand in the office of the Company (gold at 110⅝), . . .	710 58	
Cash deposited in the Suffolk Bank, . . .	20,309 14	
Premium notes taken for marine and inland risks, not yet due, . . .	93,748 91	
Premium notes taken for marine and inland risks, overdue and not paid, \$3,788.75. Actual value thereof, . . .	3,537 75	
Office and other premiums unpaid and in process of collection, . . .	1,535 75	
Due or to become due from other companies for re-insurance on losses already paid, . . .	258 76	
Interest accrued but not due, . . .	107 00	
Gross present Assets, . . .	<hr/>	\$678,739 89
Amount carried forward, . . .		<hr/> \$678,739 89

* Value of lands mortgaged, without buildings, . . .	\$10,000 00
Value of buildings thereon, . . .	16,000 00
Total value of mortgaged premises . . .	<hr/> \$26,000 00
Amount of insurance held as collateral . . .	6,000 00

*Amount brought forward,* . . . . . \$678,739 89

LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	\$7,000 00	
Losses and claims adjusted, but not yet due, . . . . .	886 19	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	42,275 00	
Claims for losses disputed or resisted, . . . . .	8,000 00	
Cash dividends to stockholders, declared and unpaid, . . . . .	612 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	128,781 07	
Due or to become due to other companies for re-insurance premiums, . . . . .	776 52	
Return premiums on settled, cancelled or surrendered policies, . . . . .	426 37	
All other debts and obligations; viz., rents and taxes, . . . . .	2,202 50	
Gross present Liabilities, except Capital Stock, —————		190,959 65
Surplus as regards Policy-holders, . . . . .	\$487,780 24	
Paid-up Capital, . . . . .	300,000 00	
Surplus over Capital, . . . . .	\$187,780 24	

BOYLSTON FIRE AND MARINE INSURANCE COMPANY,  
BOSTON.

[Incorporated February 26, 1825. Commenced business May, 1825.]

JOSEPH W. BALCH, *President.*

*Secretary,* NOAH S. JENNEY.

*Office, No. 45 State Street, Boston.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . . . .	\$70,000 00	\$77,350 00

State Bonds:—

Massachusetts 5 per cent. Bonds, . . . . .	\$1,000 00	\$955 00
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## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
640 shares Washington National Bank, Boston, .	\$100	\$141 $\frac{1}{4}$	\$90,400 00
70 “ Webster National Bank, Boston, .	100	108	7,560 00
5 “ Massachusetts National Bank, Boston, .	250	316	1,580 00
150 “ Old Boston National Bank, Boston, .	50	70	10,500 00
400 “ State National Bank, Boston, . .	100	107 $\frac{3}{4}$	43,100 00
250 “ Union National Bank, Boston, . .	100	143	35,750 00
500 “ Tremont National Bank, Boston, .	100	128	64,000 00
130 “ Columbian National Bank, Boston, .	100	127	16,510 00
100 “ Eagle National Bank, Boston, . .	100	123	12,300 00
64 “ Suffolk National Bank, Boston, . .	100	131 $\frac{3}{4}$	8,432 00
			<hr/> \$290,132 00

## Railroad Stocks and Bonds:—

385 shares Boston and Providence Railroad, .	\$100	\$145	\$55,825 00
694 “ Boston and Albany Railroad, . .	100	149 $\frac{1}{2}$	103,753 00
\$40,000 Cedar Rapids and Missouri River Rail- road Bonds, . . . . .	-	87	34,800 00
			<hr/> \$194,378 00

## Other Corporate Stocks:—

114 shares Relief Steamboat Company, . .	\$100	-	\$84 00
50 “ Merchants' Boston and New Orleans Steamship Company, . . . . .	100	\$5	250 00
Steamer Ontario, . . . . .	-	-	2,890 25
			<hr/> \$3,224 25

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
180 shares Bates Manufacturing Company Stock,	\$15,300 00	} \$17,500 00
100 " Naumkeag Steam Cotton Co. Stock, .	9,175 00	
Note of Geo. J. Curtis, endorsed by E. W. Den- nison, due August 20, 1872, . . . . .	1,500 00	1,500 00
250 shares Ogdensburg and Lake Champlain Railroad Company, . . . . .	21,500 00	16,500 00
\$2,000 Union Pacific Land Grant Bonds, . .	1,120 00	1,000 00
\$5,000 Burlington and Missouri River Railroad Bonds, . . . . .	4,512 50	4,000 00
1 share Merrimac Manufacturing Company, .	1,175 00	700 00
5 shares Boylston Fire and Marine Insurance Co.,	1,400 00	1,000 00
6 " " " " " .	1,680 00	1,300 00
\$2,000 United States 5-20 Bonds of 1864, . .	2,157 50	2,000 00
35 shares Boylston Fire and Marine Insurance Co.,	9,800 00	} 18,000 00
125 " Rutland Railroad Preferred Stock, .	9,937 50	
<hr/>		
Amounts carried forward, . . . . .	\$79,257 50	\$63,500 00

	Market value.	Loaned thereon.
<i>Amounts brought forward,</i> . . . . .	\$79,257 50	\$63,500 00
\$5,000 Union Pacific First Mortgage 6 per cent. Bonds, . . . . .	3,700 00	\$7,500 00
\$5,000 Cedar Rapids and Missouri River Railroad Bonds, . . . . .	4,350 00	
130 shares Ogdensburg and Lake Champlain Railroad stock, . . . . .	11,180 00	8,000 00
22 shares Boylston Fire and Marine Insurance Co.,	6,160 00	4,000 00
100 " Cedar Rapids and Missouri River Railroad Stock, . . . . .	9,000 00	10,000 00
100 " Iowa Railroad Land Company, . . . . .	6,000 00	
75 " Ogdensburg and Lake Champlain Railroad Stock, . . . . .	6,450 00	3,000 00
50 " Old Colony Railroad Stock, . . . . .	4,737 50	9,000 00
61 " Lyman Mills, . . . . .	4,453 00	
\$1,000 United States 5-20 Bonds of 1865, . . . . .	1,080 00	1,000 00
\$15,000 Union Pacific First Mortgage Bonds, . . . . .	11,100 00	20,000 00
\$16,000 Sioux City Pacific Railroad, . . . . .	12,800 00	
10 shares Columbian National Bank, Boston, . . . . .	1,270 00	3,000 00
20 " Old Boston National Bank, Boston, . . . . .	1,400 00	
10 " First National Bank, Easton, . . . . .	1,000 00	
	<hr/>	<hr/>
	\$163,938 00	\$129,000 00

## Other Debts, Claims and Demands due the Company :—

	Cash value.
Additional premiums, rents, &c. (estimated), . . . . .	\$10,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$55,000 00
Loans on mortgage of real estate (first liens),* . . . . .	62,000 00
Cash market value of U. S. stocks and securities, . . . . .	77,350 00
State bonds, . . . . .	955 00
National bank stocks, . . . . .	290,132 00
Railroad stocks, . . . . .	194,378 00
Other corporate stocks, . . . . .	3,224 25
Cash loans on collateral security of stocks, . . . . .	129,000 00
Cash on hand in the office of the Company, . . . . .	13,489 39
Cash deposited in the Washington National Bank, . . . . .	12,880 26
<i>Amount carried forward,</i> . . . . .	<hr/> \$839,408 90

* Value of lands mortgaged, without buildings, . . . . .	\$49,500 00
Value of buildings thereon, . . . . .	92,500 00
Total value of mortgaged premises, . . . . .	<hr/> \$142,000 00
Amount of insurance held as collateral, . . . . .	41,000 00

<i>Amount brought forward,</i>		\$839,408 90
Premium notes taken for marine and inland risks, not yet due,	65,425 45	
Premium notes taken for marine and inland risks, overdue and not paid, \$7,352.05. Actual value thereof,	5,460 05	
Office and other premiums unpaid and in process of collection,	3,161 50	
Due or to become due from other Companies on outstanding losses, not yet paid,	1,000 00	
Other debts, claims and demands due the Com- pany,	10,000 00	
Interest (not included above) due and not paid, and accrued but not due,	9,800 00	
Gross present Assets,	<hr/>	\$933,255 90

## LIABILITIES.

Losses and claims adjusted, but not yet due,	*	
Claimed, reported and supposed losses, not yet ad- justed,	\$111,081 00†	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	106,297 11	
Due or to become due to other companies for re- insurance premiums,	1,000 00	
Return premiums on settled, cancelled or surren- dered policies,	33 50	
State and local taxes, due or accrued,	420 60	
All other debts and obligations; viz., rents,	383 33	
Gross present Liabilities, except Capital Stock,	<hr/>	219,215 54
Surplus as regards Policy-holders,		\$714,040 36
Paid-up Capital,		300,000 00
Surplus over Capital,		<hr/> \$414,040 36

\* Returned by the Company "unknown."

† A claim for about \$12,000 is in suit, included in this amount.



## CITY FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 15, 1847. Commenced business October, 1850.]

CHARLES L. PITTS, *President.**Secretary,* HENRY C. SHORT.*Office, No. 4 Old State House, Boston.*

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per ct. Bonds of 1881, Registered,	\$16,000 00	\$17,680 00
“ “ 5-20 Bonds of 1867, Registered, .	49,000 00	52,675 00
“ “ 5 per ct. Bonds of 1874, Registered,	5,000 00	5,300 00
	<hr/>	<hr/>
	\$70,000 00	\$75,655 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
166 shares First National Bank, Boston, . .	\$100	\$184	\$30,544 00
105 “ Second National Bank, Boston, . .	100	152	15,960 00
150 “ Washington National Bank, Boston, .	100	141	21,150 00
150 “ Continental National Bank, . .	100	118½	17,775 00
140 “ Blackstone National Bank, Boston, .	100	142	19,880 00
100 “ National Exchange Bank, Boston, .	100	165	16,500 00
100 “ Bank of North America, Boston, .	100	110	11,000 00
87 “ North National Bank, Boston, . .	100	121	10,527 00
85 “ National Union Bank, Boston, . .	100	143	12,155 00
80 “ Tremont National Bank, Boston, . .	100	128	10,240 00
55 “ National Eagle Bank, Boston, . .	100	123	6,765 00
50 “ Eliot National Bank, Boston, . .	100	119½	5,975 00
40 “ Atlantic National Bank, Boston, . .	100	130	5,200 00
20 “ Faneuil Hall National Bank, Boston, .	100	133	2,660 00
		<hr/>	<hr/>
			\$186,331 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
173 shares Cheshire Railroad Preferred Stock, .	\$14,705 00	\$10,000 00
63 “ Eliot National Bank, Boston, . .	7,528 50	5,000 00
	<hr/>	<hr/>
	\$22,233 50	\$15,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$77,100 00
Cash market value of U. S. stocks and securities,	75,655 00
	<hr/>
Amount carried forward, . . . .	\$152,755 00

* Value of lands mortgaged, without buildings, . . . . .	\$100,700 00
Value of buildings thereon, . . . . .	94,000 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$194,700 00
Amount of insurance held as collateral, . . . . .	61,000 00

<i>Amount brought forward,</i>	\$152,755 00	
Cash market value of National bank stocks,	186,331 00	
Cash loans on collateral security of stocks,	15,000 00	
Cash on hand in the office of the Company,	424 13	
Cash deposited in the First National Bank,	41,574 63	
Office and other premiums unpaid and in process of collection,	2,451 08	
Interest accrued but not due,	890 77	
Gross present Assets,	— — — — —	\$399,426 61

#### LIABILITIES.

Adjusted losses and claims, due and unpaid,	\$257 35	
Cash dividends to stockholders, declared and unpaid,	97 50	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	25,887 10	
State and local taxes, due or accrued,	48 55	
All other debts and obligations; viz., rents,	1,000 00	
Gross present Liabilities, except Capital Stock,	— — — — —	27,290 50
Surplus as regards Policy-holders,		\$372,136 11
Paid-up Capital,		200,000 00
Surplus over Capital,		\$172,136 11

### ELIOT FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February 16, 1849. Commenced business February 1, 1851.]

GEORGE A. CURTIS, *President.*

*Secretary,* WILLIAM M. LATHROP.

*Office, No. 63 State Street, Boston.*

#### DETAILED STATEMENT OF ASSETS.

##### United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881,	\$36,000 00	\$39,780 00
“ “ 6 per cent. Bonds of 1867,	64,000 00	68,800 00
	\$100,000 00	\$108,580 00

##### State and City Bonds:—

Massachusetts State 6 per cent. Bonds of 1876,	\$7,000 00	\$7,262 50
Massachusetts State 5 per cent. Bonds of 1883,	15,000 00	14,325 00
Massachusetts State 5 per cent. Bonds of 1880,	1,000 00	955 00
<i>Amounts carried forward,</i>	\$23,000 00	\$22,542 50

	Par value.	Market value.
<i>Amounts brought forward,</i> . . . .	\$23,000 00	\$22,542 50
City of Boston 5 per cent. Bonds of 1877, . .	6,000 00	5,760 00
City of Boston 6 per cent. Bonds of 1876, . .	28,000 00	28,280 00
City of Boston 6 per cent. Bonds of 1873, . .	19,000 00	19,190 00
City of Roxbury 6 per cent. Bonds of 1873, . .	10,000 00	10,500 00
City of Salem 5 per cent. Bonds of 1882, . .	10,000 00	9,500 00
City of Portland 6 per cent. Bonds of 1877, . .	5,000 00	4,750 00
City of Albany 6 per cent. Bonds of 1879, . .	5,000 00	4,750 00
City of Brooklyn 6 per cent. Bonds, . . . .	6,000 00	5,700 00
State of Missouri 6 per cent. Bonds, . . . .	1,000 00	960 00
City of St. Louis 6 per cent. Bonds, . . . .	26,000 00	23,830 00
City of Chicago 6 and 7 per cent. Bonds, . .	10,000 00	9,615 00
City of Cincinnati 6 and $7\frac{3}{10}$ per cent. Bonds, . .	19,000 00	18,120 00
	<hr/>	<hr/>
	\$168,000 00	\$163,497 50

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
185 shares Eliot National Bank, Boston, . .	\$100	\$120	\$22,200 00
50 “ Boylston Bank, Boston, . . . .	100	153	7,650 00
54 “ State National Bank, Boston, . . . .	100	108	5,832 00
20 “ National Exchange Bank, Boston, . .	100	165	3,300 00
54 “ Tremont National Bank, Boston, . . . .	100	128	6,912 00
123 “ Blackstone National Bank, Boston, . .	100	142	17,466 00
7 “ Eagle National Bank, Boston, . . . .	100	123	861 00
103 “ Second National Bank, Boston, . . . .	100	151	15,553 00
120 “ Howard National Bank, Boston, . . . .	100	108	12,960 00
116 “ North National Bank, Boston, . . . .	100	121	14,036 00
50 “ Atlantic National Bank, Boston, . . . .	100	130	6,500 00
44 “ Faneuil Hall National Bank, Boston, . .	100	133	5,852 00
53 “ Freeman's National Bank, Boston, . . . .	100	140	7,420 00
100 “ National Bank of Commerce, Boston, . .	100	124	12,400 00
120 “ Nat'l Bank of North America, Boston, . .	100	110	13,200 00
75 “ National Bank of the Republic, Boston, . .	100	130	9,750 00
			<hr/>
			\$161,892 00

## Railroad Stocks and Bonds:—

160 shares Boston and Albany Railroad, . .	\$100	\$150	\$24,000 00
111 “ Boston and Providence Railroad, . .	100	145	16,095 00
75 “ Fitchburg Railroad, . . . .	100	132	9,900 00
17 “ Portland, Saco and Portsmouth R. R., . .	100	116	1,972 00
10 Bonds Western Railroad, 6 per cent., . .	1,000	100½	10,050 00
30 “ Old Colony and Newport Railway, 7 per cent., . . . .	1,000	102¼	30,675 00
			<hr/>
			\$92,692 00



## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
13 shares Salisbury Mills, . . . . .	\$1,755 00	\$1,300 00
Mortgage on house in Louisburg Square, . . . . .	12,000 00	6,000 00
35 shares Bates Manufacturing Co., . . . . .	2,975 00	3,500 00
26 " Merchants' Insurance Company, . . . . .	3,740 00	7,500 00
6 " Boylston Insurance Company, . . . . .	1,740 00	
20 " Mercantile Insurance Company, . . . . .	2,840 00	
12 " Washington Insurance Company, . . . . .	2,460 00	
14 " Boylston National Bank, . . . . .	2,142 00	2,000 00
2 Bonds City of Portland, . . . . .	1,960 00	
	<u>\$31,612 00</u>	<u>\$20,300 00</u>

## Other Cash Loans:—

	Cash value.
Loaned on personal security, . . . . .	\$7,300 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$96,200 00	
Cash market value of U. S. stocks and securities,	108,580 00	
State and city bonds, . . . . .	163,497 50	
National bank stocks, . . . . .	161,892 00	
Railroad stocks and bonds, . . . . .	92,692 00	
Cash loans on collateral security of stocks, bonds,		
and other securities, . . . . .	20,300 00	
Other cash loans, . . . . .	7,300 00	
Cash on hand in the office of the Company, . . . . .	1,238 25	
Cash deposited in the Eliot National Bank, . . . . .	1,433 19	
Net amount due from agents for premiums col-		
lected during the year, . . . . .	724 14	
Office and other premiums unpaid and in process		
of collection, . . . . .	6,541 99	
Interest (not included above) due and not paid,		
\$665; accrued but not due, \$11,148.05, . . . . .	11,813 05	
Gross present Assets, . . . . .	<u>          </u>	\$672,212 12

## LIABILITIES.

Cash dividends to stockholders declared and un-		
paid, . . . . .	\$270 00	
Amount required to re-insure all outstanding risks,		
taken at 50 per cent. of premiums received on		
unexpired fire risks, . . . . .	70,270 28	
<i>Amounts carried forward, . . . . .</i>	<u>\$70,540 28</u>	<u>\$672,212 12</u>

* Value of lands mortgaged, without buildings, . . . . .	\$141,800 00
Value of buildings thereon, . . . . .	91,400 00
Total value of mortgaged premises . . . . .	<u>\$233,200 00</u>
Amount of insurance held as collateral . . . . .	55,400 00

<i>Amounts brought forward,</i> . . . . .	\$70,540 28	\$672,212 12
All other debts and obligations; viz., rents, . . . . .	750 00	
Gross present Liabilities, except Capital Stock, —————		71,290 28
Surplus as regards Policy-holders, . . . . .		\$600,921 84
Paid-up Capital, . . . . .		300,000 00
Surplus over Capital, . . . . .		\$300,921 84

## EQUITABLE MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated February 10, 1845. Commenced business February 20, 1845.]

JOSHUA E. BOWLY, *President.**Secretary,* ENOS N. YOUNG.*Office, No. 186 Commercial Street, Provincetown.*

## DETAILED STATEMENT OF ASSETS.

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
120 shares Freeman's National Bank, Boston, . . . . .	\$100	\$133	\$15,960 00
60 " First National Bank, Provincetown, . . . . .	100	130	7,800 00
			<u>\$23,760 00</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of National bank stocks, . . . . .	\$23,760 00
Cash on hand in the office of the Company, . . . . .	2,853 77
Cash deposited in the First National Bank, Provincetown, . . . . .	787 53
Premium notes taken for marine and inland risks, not yet due, . . . . .	6,924 55
Premium notes taken for marine and inland risks, overdue and not paid, \$7,139.42. Actual value thereof, . . . . .	6,622 92
Due or to become due from other companies for re-insurance on outstanding losses not yet paid, . . . . .	1,200 00
Gross present Assets, . . . . .	<u>\$42,148 77</u>

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$679 28
Claimed, reported and supposed losses, not yet adjusted, . . . . .	13,081 00
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, . . . . .	2,855 00
State and local taxes, due or accrued, . . . . .	26 95
All other debts and obligations; viz., salaries, . . . . .	470 00
Gross present Liabilities, except Capital Stock, —————	17,112 23
Surplus as regards Policy-holders, . . . . .	\$25,036 54
Paid-up Capital, . . . . .	17,000 00
Surplus over Capital, . . . . .	<u>\$8,036 54</u>

## EXCHANGE INSURANCE COMPANY, LYNN.

[Incorporated March 17, 1870. Commenced business May 23, 1870.]

JOHN P. WOODBURY, *President.**Secretary,* SAMUEL APPLETON.*Office, No. 20 Exchange Street, Lynn.*

## DETAILED STATEMENT OF ASSETS.

## State, City and Town Loans:—

	Par value.	Market value.
Note of Town of Stoneham, . . . . .	\$10,000 00	\$10,000 00
“ State of Massachusetts, . . . . .	7,575 00	7,575 00
“ City of Lynn, . . . . .	20,000 00	20,000 00
	<hr/>	<hr/>
	\$37,575 00	\$37,575 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
20 shares Shawmut National Bank, Boston, .	\$100	\$122 $\frac{3}{4}$	\$2,475 00
14 “ National Exchange Bank, Boston, .	100	165 $\frac{1}{2}$	2,317 00
			<hr/>
			\$4,792 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
23 shares First National Bank, Lynn, . . . . .	\$2,875 00	\$2,300 00
10 “ First National Bank, Lynn, . . . . .	1,250 00	1,000 00
20 “ First National Bank, Lynn, . . . . .	2,500 00	2,000 00
United States 5-20 Bonds, . . . . .	5,550 00	5,000 00
“ “ 5-20 Bonds, . . . . .	2,220 00	2,000 00
“ “ 5-20 Bonds, . . . . .	2,775 00	2,500 00
Secured by mortgage note of \$6,500, . . . . .	10,000 00	6,000 00
	<hr/>	<hr/>
	\$27,170 00	\$20,800 00

## All other Assets and Property owned by the Company:—

	Cash value.
Office furniture, . . . . .	\$600 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$38,500 00
Cash market value of State, city and town loans,	37,575 00
National bank stocks, . . . . .	4,792 00
Cash loans on collateral security of stocks, bonds and other securities, . . . . .	20,800 00
	<hr/>
Amount carried forward, . . . . .	\$101,667 00

* Value of lands mortgaged, without buildings, . . . . .	\$55,029 00
Value of buildings thereon, . . . . .	16,500 00

Total value of mortgaged premises, . . . . .	\$71,529 00
Amount of insurance held as collateral, . . . . .	12,800 00



<i>Amount brought forward,</i>	\$101,667 00
Cash on hand in the office of the Company,	449 67
Cash deposited in the First National Bank, Lynn,	5,455 43
Net amount due from agents for premiums collected during the year,	2,265 76
Office and other premiums unpaid and in process of collection,	118 50
Interest (not included above) accrued but not due,	535 39
All other assets and property,	600 00
Gross present Assets,	<u>\$111,091 75</u>

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$1,250 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	9,750 94
Gross present Liabilities, except Capital Stock,	<u>11,000 94</u>
Surplus as regards Policy-holders,	\$100,090 81
Paid-up Capital,	<u>100,000 00</u>
Surplus over Capital,	\$90 81

## FIREMAN'S INSURANCE COMPANY, BOSTON.

[Incorporated June 10, 1831. Commenced business August 1, 1831.]

SHUBAEL G. ROGERS, *President.**Secretary,* THOMAS W. TUCKER.*Office, No. 75 State Street, corner of Kilby St., Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Coupon Bonds of 1881,	\$50,000 00	\$55,125 00
“ “ 6 per cent. Coupon Bonds of 1881,	8,000 00	8,560 00
“ “ 6 per cent. Coupon Bonds of 1881,	40,000 00	43,950 00
	<u>\$98,000 00</u>	<u>\$107,635 00</u>

City Bonds and Loans:—

City of Boston Coupon Bonds, March 1, 1866,	\$30,000 00	\$30,225 00
City of Portland Building Loan,	10,000 00	9,500 00
	<u>\$40,000 00</u>	<u>\$39,725 00</u>

## National Bank Stocks:—

		Par val. per share.	Market val. per share.	Total Market val.
270 shares	Atlas National Bank, Boston, . .	\$100	\$120	\$32,400 00
100 "	Boston National Bank, Boston, . .	100	109	10,900 00
210 "	Columbian National Bank, Boston, . .	100	124	26,040 00
250 "	Globe National Bank, Boston, . .	100	129	32,250 00
150 "	Hamilton National Bank, Boston, . .	100	122	18,300 00
180 "	Merchants' National Bank, Boston, . .	100	125	22,500 00
180 "	Market National Bank, Boston, . .	100	117	21,060 00
100 "	National City Bank, Boston, . .	100	109	10,900 00
100 "	New England National Bank, Boston, . .	100	141	14,100 00
40 "	National Bank of Brighton, . .	80	105	4,200 00
210 "	North National Bank, Boston, . .	100	121	25,410 00
150 "	National Union Bank, Boston, . .	100	143	21,450 00
100 "	People's National Bank, Boston, . .	100	143	14,300 00
100 "	Railroad National Bank, Lowell, . .	100	120	12,000 00
176 "	Second National Bank, Boston, . .	100	150	26,400 00
40 "	Suffolk National Bank, Boston, . .	100	130	5,200 00
110 "	State National Bank, Boston, . .	100	107	11,770 00
160 "	Tremont National Bank, Boston, . .	100	128	20,480 00
160 "	Worcester National Bank, Worcester, . .	100	125	20,000 00
				<hr/> \$349,660 00

## Railroad Stocks:—

100 shares	Boston and Providence Railroad, . .	\$100	\$144	\$14,400 00
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## Securities held as Collateral for Cash Loans:—

		Market value.	Loaned thereon.
6 shares	Salisbury Mills, . . . . .	\$816 00	} \$1,000 00
7 "	Fireman's Insurance Company, . .	546 00	
60 "	South Boston Gas Light Company, . .	7,050 00	5,000 00
3 "	Amoskeag Manufacturing Company, . .	4,200 00	3,000 00
16 "	Globe National Bank, . . . . .	2,064 00	1,500 00
112 "	Freeman's National Bank, . . . . .	14,896 00	12,000 00
		<hr/> \$29,572 00	<hr/> \$22,500 00

## Other Cash Loans:—

		Cash value.
Note of	Androscoggin Mills et als., . . . . .	\$15,049 58
	of Manchester Print Works, . . . . .	25,608 05
	of Boston and Lowell Railroad Corporation, . . . . .	35,709 71
	of Lewiston Mills, . . . . .	29,498 06
	of Pepperell Manufacturing Company, . . . . .	29,443 88
	of Indian Orchard Mills, . . . . .	19,635 28
	of Hampden Mills, . . . . .	9,810 42
		<hr/> \$164,754 98

## Other Debts, Claims and Demands due the Company:—

Rent due the Company, . . . . .	\$150 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$97,000 00
Loans on mortgage of real estate (first liens),* . . . . .	180,500 00
Cash market value of U. S. stocks and securities, . . . . .	107,635 00
City bonds and loans, . . . . .	39,725 00
National bank stocks, . . . . .	349,660 00
Railroad stocks, . . . . .	14,400 00
Cash loans on collateral security of stocks, . . . . .	22,500 00
Other cash loans, . . . . .	164,754 98
Cash on hand in the office of the Company, . . . . .	3,034 09
Cash deposited in the Globe National Bank, . . . . .	46,989 75
Office and other premiums unpaid and in process of collection, . . . . .	9,090 54
Other debts, claims and demands due the Company, . . . . .	150 00
Interest (not included above) accrued but not due, . . . . .	2,890 36
Gross present Assets, . . . . .	<hr/> \$1,038,329 72

## LIABILITIES.

Losses and claims adjusted but not due, . . . . .	\$521 77
Claimed, reported and supposed losses, not yet adjusted, . . . . .	15,000 00
Cash dividends to stockholders declared and unpaid, . . . . .	36,285 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	151,141 73
State and local taxes, due or accrued, . . . . .	325 83
All other debts and obligations; viz., office, agency and incidental expenses, . . . . .	194 43
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 203,468 76
Surplus as regards Policy-holders, . . . . .	\$834,860 96
Paid-up Capital, . . . . .	300,000 00
Surplus over Capital, . . . . .	<hr/> \$534,860 96

* Value of lands mortgaged, without buildings, . . . . .	\$168,000 00
Value of buildings thereon, . . . . .	216,900 00
Total value of mortgaged premises, . . . . .	<hr/> \$384,900 00
Amount of insurance held as collateral, . . . . .	149,000 00



## FIRST NATIONAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April 29, 1868. Commenced business January 1, 1869.]

EDWARD A. GOODNOW, *President.**Secretary,* WILLIAM H. DEXTER.*Office, No. 228 Main Street, Worcester.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1867, . . . .	\$10,000 00	\$10,812 50

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
198 shares First National Bank, Worcester, .	\$27,324 00	\$20,550 00
2 “ Central National Bank, Worcester, .	280 00	200 00
8 “ Grafton National Bank, Grafton, .	920 00	800 00
50 “ Washburn and Moen Manufacturing } Co. of Worcester, and U. S. Bonds, }	5,500 00 } 5,393 75 }	5,000 00
100 “ Providence and Worcester Railroad Corporation, . . . . .	14,200 00	10,000 00
United States 5-20 Bonds of 1864, . . . .	542 50	500 00
“ “ 5-20 Bonds of 1865, . . . .	869 00	800 00
“ “ 5-20 Bonds of 1867, . . . .	27,291 37	25,875 51
“ “ 6 per cent. Bonds of 1881, . . . .	5,200 00	4,700 00
Central Pacific Railroad Company Bonds, . .	1,800 00	2,000 00
	<hr/> \$89,320 62	<hr/> \$70,425 51

All other Assets and Property owned by the Company:—

	Cash value.
Office furniture, . . . . .	\$183 25

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$56,500 00
Cash market value of U. S. stocks and securities,	10,812 50
Cash loans on collateral security of stocks and bonds, . . . . .	70,425 51
Cash on hand in the office of the Company, .	409 76
Cash deposited in the First National Bank, .	14,013 04
Net amount due from agents for premiums col- lected during the year, . . . . .	3,813 34
<i>Amount carried forward,</i> . . . . .	<hr/> \$155,974 15

* Value of lands mortgaged, without buildings, . . . . .	\$67,740 00
Value of buildings thereon, . . . . .	71,200 00
Total value of mortgaged premises, . . . . .	<hr/> \$138,940 00
Amount of insurance held as collateral, . . . . .	30,100 00

<i>Amount brought forward,</i>		\$155,974 15
Interest (not included above) due and not paid,		
\$227.92; accrued but not due, \$970.80,	1,198 72	
All other assets and property,	183 25	
Gross present Assets,	—————	\$157,356 12

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$6,879 30	
Claimed, reported and supposed losses, not yet adjusted,	1,874 00	
Claims for losses disputed or resisted,	2,500 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	56,896 28	
Gross present Liabilities, except Capital Stock,	—————	68,149 58
Surplus as regards Policy-holders,		\$89,206 54
Paid-up Capital,	\$100,000 00	
Net present Assets,	89,206 54	
Impairment of Capital,	\$10,793 46	

## FRANKLIN INSURANCE COMPANY, BOSTON.

[Incorporated February 10, 1823. Commenced business November, 1823.]

WILLIAM M. BYRNES, *President.*      *Secretary,* EDMUND B. WHITNEY.  
Office, No. 44 State Street, Boston.

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, 1862,	\$30,000 00	\$32,475 00
“ “ 5-20 Bonds, 1865,	10,000 00	10,700 00
“ “ 5-20 Bonds, 1867,	20,000 00	21,500 00
	—————	—————
	\$60,000 00	\$64,675 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
600 shares Atlas National Bank, Boston,	\$100	\$120	\$72,000 00
369 “ National City Bank, Boston,	100	109	40,221 00
771 “ Globe National Bank, Boston,	100	129½	99,844 50
111 “ Second National Bank, Boston,	100	152	16,872 00
24 “ Merchants' National Bank, Boston,	100	127	3,048 00
276 “ State National Bank, Boston,	100	107	29,532 00
141 “ National Union Bank, Boston,	100	143	20,163 00
50 “ National Webster Bank, Boston,	100	108	5,400 00
100 “ Bay State National Bank, Lawrence,	75	92	9,200 00
35 “ Falmouth National Bank, Falmouth,	100	107	3,745 00
10 “ National Bank of Methuen, Methuen,	100	123	1,230 00
			—————
			\$301,255 50

## Railroad Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
185 shares Boston and Providence Railroad,	\$100	\$145	\$26,825 00
53 " Boston and Albany Railroad,	100	150	7,950 00
			<hr/> \$34,775 00

## Other Corporate Stocks:—

28 shares Relief Steamboat Company,	\$100	\$100	\$1,000 00
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## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
30 shares Hill Manufacturing Company,	\$3,900 00	} \$39,624 22
60 " Calais Bank Stock,	3,000 00	
97 " Franklin Insurance Company,	11,252 00	
10 " Manufacturers' Insurance Company,	3,150 00	
United States 5-20 Bonds of 1862,	974 25	
" " 5-20 Bonds of 1865,	3,424 00	
20 shares Bates Manufacturing Company,	1,700 00	}
200 " Michigan Central Railroad,	23,200 00	
	<hr/> \$50,600 25	

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$10,600 00	
Cash market value of U. S. stocks and securities,	64,675 00	
National Bank Stocks,	301,255 50	
Railroad stocks and bonds,	34,775 00	
Other corporate stocks and securities,	1,000 00	
Cash loans on collateral security,	39,624 22	
Cash on hand in the office of the Company,	37,121 73	
Cash deposited in the Second National Bank,	3,465 79	
Cash deposited in the National Union Bank,	2,231 11	
Premium notes taken for marine and inland risks, not yet due,	38,848 61	
Premium notes taken for marine and inland risks, overdue and not paid, \$320.50. Actual value thereof,	169 50	
Office and other premiums unpaid and in process of collection,	5,141 68	
Interest (not included above) due and not paid, and accrued but not due,	3,000 00	
Gross present Assets,	<hr/>	\$541,908 14
<i>Amount carried forward,</i>		<hr/> \$541,908 14

* Value of lands mortgaged, without buildings,	\$4,500 00
Value of buildings thereon,	13,500 00

Total value of mortgaged premises,	\$18,000 00
Amount of insurance held as collateral,	8,000 00



*Amount brought forward,* . . . . . \$541,908 14

LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$8,862 50	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	2,500 00	
Claims for losses disputed or resisted, . . . . .	4,500 00	
Cash dividends to stockholders, declared and unpaid, . . . . .	15,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	94,457 18	
Due other companies for re-insurance premiums, . . . . .	1,462 75	
State and local taxes, due or accrued, . . . . .	222 21	
Gross present Liabilities, except Capital Stock, —————		127,004 64
Surplus as regards Policy-holders, . . . . .		\$414,903 50
Paid-up Capital, . . . . .		300,000 00
Surplus over Capital, . . . . .		\$114,903 50

GLOUCESTER FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated May 15, 1869. Commenced business March 28, 1870.]

WILLIAM A. PEW, *President.*

*Secretary,* JAMES DAVIS.

*Office, No. 159 Front Street, Gloucester.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$16,000 00	\$17,220 00
“ “ 10-40 Bonds, . . . . .	14,500 00	15,370 00
	<u>\$30,500 00</u>	<u>\$32,590 00</u>

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
44 shares Gloucester National Bank, Gloucester,	\$100	\$145	\$6,380 00
105 “ Cape Ann National Bank, Gloucester,	100	140	14,700 00
20 “ North National Bank, Boston, . . . . .	100	117	2,340 00
34 “ Exchange National Bank, Boston, . . . . .	100	160	5,440 00
7 “ Boston National Bank, Boston, . . . . .	100	109	763 00
20 “ Washington National Bank, Boston, . . . . .	100	135	2,700 00
6 “ Howard National Bank, Boston, . . . . .	100	106	636 00
100 “ Revere National Bank, Boston, . . . . .	100	117	11,700 00
			<u>\$44,659 00</u>

## Railroad Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
50 shares Eastern Railroad, . . . . .	\$100	\$118	\$5,900 00
10 " Portsmouth, Great Falls and Concord Railroad, . . . . .	100	103	1,030 00
			<hr/> \$6,930 00

## Cash Loans:—

Loans on personal security, . . . . .	Cash value. \$2,277 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$22,500 00	
Cash market value of U. S. stocks and securities,	32,590 00	
National bank stocks, . . . . .	44,659 00	
Railroad stocks, . . . . .	6,930 00	
Cash loans, . . . . .	2,277 00	
Cash deposited in First Nat'l Bank, Gloucester,	649 18	
Net amount due from agents for premiums col- lected during the year, . . . . .	127 75	
Premium notes taken for marine and inland risks, not yet due, . . . . .	6,978 42	
Premium notes taken for marine and inland risks, overdue and not paid, . . . . .	486 00	
Office and other premiums unpaid and in process of collection, . . . . .	1,428 38	
Interest accrued but not due, . . . . .	125 31	
Gross present Assets, . . . . .	—————	\$118,751 04

## LIABILITIES.

Losses and claims adjusted, but not yet due, . .	\$2,282 60	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	1,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	8,580 13	
All other debts and obligations; viz., rents, \$344.85; salaries, \$825; office, agency and in- cidental expenses, \$88 30, . . . . .	1,258 15	
Gross present Liabilities, except Capital Stock,	—————	13,120 88
Surplus as regards Policy-holders, . . . . .		\$105,630 16
Paid-up Capital, . . . . .		100,000 00
Surplus over Capital, . . . . .		<hr/> \$5,630 16

* Value of lands mortgaged, without buildings, . . . . .	\$20,500 00
Value of buildings thereon, . . . . .	27,000 00
Total value of mortgaged premises, . . . . .	<hr/> \$47,500 00
Amount of insurance held as collateral, . . . . .	20,800 00

## HIDE AND LEATHER INSURANCE COMPANY, BOSTON.

[Incorporated May, 1867. Commenced business July, 1867.]

JOHN W. CARTWRIGHT, *President.**Secretary,* OLIVER H. COLE.*Office, No. 18 Devonshire Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1867, . . . .	\$75,000 00	\$80,718 75
“ “ Bonds of 1881, . . . .	20,000 00	22,075 00
	<hr/>	<hr/>
	\$95,000 00	\$102,793 75

## State and City Bonds:—

State of Massachusetts Gold Bonds, . . . .	\$10,000 00	\$9,850 00
City of Boston Gold Bonds, . . . .	5,000 00	4,925 00
	<hr/>	<hr/>
	\$15,000 00	\$14,775 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
35 shares Globe National Bank, Boston, . . . .	\$100	\$130	\$4,550 00

## Railroad Stocks and Bonds:—

100 shares Cheshire Railroad, . . . .	\$100	\$85	\$8,500 00
Old Colony and Newport Railway 7 per cent. Bonds, . . . . .	100	102½	51,125 00
Eastern Railroad 6 per cent. Bonds, . . . .	100	94	4,700 00
Michigan Central 8 per cent. Bonds, . . . .	100	106½	5,312 50
Cedar Rapids and Missouri River Railroad 7 per cent. Bonds, . . . . .	100	87	4,350 00
		<hr/>	<hr/>
			\$73,987 50

## Securities held as Collateral for Cash Loans:—

	Total cash Market value.	Amount loaned thereon.
\$5,000 United States Bonds, . . . .	\$5,375 00	\$5,000 00
\$13,500 United States Bonds, . . . .	14,512 00	13,500 00
43 shares Everett National Bank, . . . .	5,030 00	4,300 00
45 “ Hide and Leather National Bank, . .	5,265 00	4,500 00
100 “ Tremont Insurance Company, . . .	10,000 00	8,000 00
	<hr/>	<hr/>
	\$40,182 00	\$35,300 00

## Other Cash Loans:—

	Cash value.
Loaned on personal security, . . . . .	\$1,500 00

## Other Debts, Claims and Demands due the Company:—

Rents due, . . . . .	\$200 00
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## All other Assets and Property owned by the Company:—

Office furniture and safes, . . . . .	\$1,000 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$104,500 00	
Cash market value of U. S. stocks and securities,	102,793 75	
State and city bonds,	14,775 00	
National bank stocks,	4,550 00	
Railroad stocks and bonds,	73,987 50	
Cash loans on collateral security of stocks and bonds,	35,300 00	
Other cash loans,	1,500 00	
Cash on hand in the office of the Company,	1,355 22	
Cash deposited in the Everett National Bank,	10,174 43	
Cash deposited in the Nat'l Hide and Leather B'k,	4,635 57	
Net amount due from agents for premiums collected during the year,	8,326 76	
Premium notes taken for marine and inland risks, not yet due,	39,505 84	
Premium notes taken for marine and inland risks, overdue and not paid, \$1,292.50. Actual value thereof,	1,117 50	
Office and other premiums unpaid and in process of collection,	7,464 09	
Other debts, claims and demands due the Company,	200 00	
Interest accrued but not due,	8,025 68	
All other assets and property,	1,000 00	
Gross present Assets,	<u>          </u>	\$419,211 34

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$16,770 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	104,872 65	
Due or to become due to other companies for re-insurance premiums,	687 50	
Unused balances of bills and notes returnable on settlement,	4,088 04	
State and local taxes, due or accrued,	148 58	
All other debts and obligations; viz., rents,	1,187 50	
Gross present Liabilities, except Capital Stock,	<u>          </u>	127,754 27
Surplus as regards Policy-holders,		\$291,457 07

* Value of lands mortgaged, without buildings,	\$125,600 00
Value of buildings thereon,	120,000 00
Total value of mortgaged premises,	\$245,600 00
Amount of insurance held as collateral,	43,000 00

Paid-up Capital, . . . . .	\$300,000 00
Net present Assets, . . . . .	291,457 07
<hr/>	
Impairment of Capital, . . . . .	\$8,542 93

## HOWARD FIRE INSURANCE COMPANY, BOSTON.

[Incorporated January 31, 1848. Commenced business in 1848.]

EPHRAIM BROWN, *President.*

*Secretary,* SEWALL A. FAUNCE.

*Office, No. 16 Devonshire Street, Boston.*

### DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . .	\$30,000 00	\$34,125 00

County Bonds:—

County of Cook (Illinois) War Loan Bonds, . .	\$10,000 00	\$9,687 50
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National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val
67 shares Nat'l Bank of North America, Boston, .	\$100	\$110	\$7,370 00
50 " National Bank of Commerce, Boston, . . .	100	125	6,250 00
133 " Howard National Bank, Boston, . . . . .	100	108	14,364 00
50 " Suffolk National Bank, Boston, . . . . .	100	130	6,500 00
122 " Eliot National Bank, Boston, . . . . .	100	120	14,640 00
50 " First National Bank, Boston, . . . . .	100	180	9,000 00
50 " Merchants' National Bank, Boston, . . . . .	100	126 $\frac{3}{4}$	6,337 50
44 " Columbian National Bank, Boston, . . . . .	100	126	5,544 00
60 " Third National Bank, Boston, . . . . .	100	140	8,400 00
200 " Appleton National Bank, Lowell, . . . . .	100	150	30,000 00
15 " Lowell National Bank, Lowell, . . . . .	100	125	1,875 00
20 " Prescott National Bank, Lowell, . . . . .	100	130	2,600 00
60 " First National Bank, Lowell, . . . . .	100	130	7,800 00
50 " Pemberton National Bank, Lawrence, . . . . .	100	160	8,000 00
20 " Bay State National Bank, Lawrence, . . . . .	75	92	1,840 00
			<hr/>
			\$130,520 50

Other Corporate Stocks:—

5 shares Lowell Manufacturing Company, . . .	\$690	\$957 50	\$4,787 50
10 " Merrimack Manufacturing Company, . . .	1,000	1,160 00	11,600 00
22 " Washington Mills, . . . . .	100	90 00	1,980 00
			<hr/>
			\$18,367 50

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
79 shares Lowell and Lawrence Railroad, . .	\$7,900 00	\$7,000 00
3 “ First National Bank, Lowell, . .	390 00	270 00
	<hr/>	<hr/>
	\$8,290 00	\$7,270 00

## Other Debts, Claims and Demands due the Company :—

	Cash value.
Rent, office No. 17 Kilby Street, 1 quarter to Dec. 31, inc. (due),	\$350 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens), .	\$146,500 00
Cash market value of U. S. stocks and securities,	34,125 00
County bonds, . . . . .	9,687 50
National bank stocks, . . . . .	130,520 50
Other corporate stocks and securities, .	18,367 50
Cash loans on collateral security of stocks, .	7,270 00
Cash on hand in the office of the Company, .	665 33
Cash deposited in the Eliot National B'k, Boston,	349 03
Cash deposited in the First National B'k, Lowell,	2,173 35
Net amount due from agents for premiums collected during the year, . . . . .	4,737 66
Office and other premiums unpaid and in process of collection, . . . . .	180 83
Other debts, claims and demands due the Company (rent), . . . . .	350 00
Interest (not included above) due and not paid, \$933.26; accrued but not due, \$2,781.83, .	3,715 09
	<hr/>
Gross present Assets, . . . . .	\$358,641 79

## LIABILITIES.

Claims for losses disputed or resisted, . . . . .	\$3,000 00
Cash dividends to stockholders, declared and unpaid, . . . . .	250 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	40,685 82
Gross present Liabilities, except Capital Stock, <hr/>	43,935 82
Surplus as regards Policy-holders, . . . . .	\$314,705 97
Paid-up Capital, . . . . .	200,000 00
	<hr/>
Surplus over Capital, . . . . .	\$114,705 97



## INDEPENDENT INSURANCE COMPANY, BOSTON.

[Incorporated March 9, 1867. Commenced business March 19, 1867.]

GEORGE O. HOVEY, *President.**Secretary,* GEORGE A. EASTMAN.*Office, No. 46 State Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Currency Bonds (registered), . . . . .	\$150,000 00	\$165,750 00

State and City Bonds:—

Massachusetts 6 per cent. Currency Bonds, War

Loan, . . . . .	\$100,000 00	\$101,000 00
Maine 6 per cent. Bonds, . . . . .	10,000 00	9,800 00
City of Cambridge Bonds, . . . . .	10,000 00	10,000 00
City of St Joseph (Mo.), . . . . .	25,000 00	20,000 00
	<hr/>	<hr/>
	\$145,000 00	\$140,800 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
150 shares Traders' National Bank, Boston, .	\$100	\$110	\$16,500 00

Railroad Bonds:—

Vermont Central and Vermont and Canada Rail-

road Bonds, . . . . .	\$3,000	\$102½	\$3,075 00
Dixon, Peoria and Hannibal Railroad 8 per cent. Bonds, guaranteed by Chicago, Burlington and Quincy Railroad, . . . . .	6,000	98	5,800 00
		<hr/>	<hr/>
			\$8,875 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 6 per cent. Bonds of 1867, .	\$10,750 00	\$10,000 00
“ “ 5-20 6 per cent. Bonds of Novem- ber, 1865, . . . . .	5,412 50	25,000 00
“ “ 5-20 6 per cent. Bonds of July, 1865, . . . . .	8,600 00	
“ “ 5-20 6 per cent. Bonds of July, 1867, . . . . .	8,600 00	
“ “ 6 per cent. Bonds of 1881, . . .	4,430 00	
First Mortgage Bonds of Burlington and Missouri River Railroad Company, . . . . .	8,460 00	8,000 00
First Mortgage Bonds of Burlington and Missouri River Railroad Company, . . . . .	10,575 00	10,000 00
United States Currency Bonds, . . . . .	33,150 00	30,000 00
	<hr/>	<hr/>
	\$89,977 50	\$83,000 00

## Other Cash Loans :—

Cash value.

Loan to responsible parties, with \$27,000 railroad 1st mortgage bonds, and \$5,000 1st mortgage on real estate as collateral, . . . . .	\$16,000 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$65,000 00
Cash market value of U. S. stocks and securities,	165,750 00
State and city bonds, . . . . .	140,800 00
National bank stocks, . . . . .	16,500 00
Railroad bonds, . . . . .	8,875 00
Cash loans on collateral security of bonds, . . . . .	83,000 00
Other cash loans, . . . . .	16,000 00
Cash on hand in the office of the Company, . . . . .	2,222 41
Cash deposited in the Old Boston National Bank, . . . . .	19,192 52
Cash deposited in the National Union Bank, . . . . .	1,424 69
Net amount due from agents for premiums col- lected during the year, . . . . .	11,672 03
Premium notes taken for marine and inland risks, not yet due, . . . . .	76,917 76
Premium notes taken for marine and inland risks, overdue and not paid, \$13,711.18. Actual value thereof, . . . . .	9,962 14
Office and other premiums unpaid and in process of collection, . . . . .	16,455 39
Due or to become due from other companies on outstanding losses not yet paid, . . . . .	2,500 00
Salvages and savings on outstanding losses not yet paid, . . . . .	5,000 00
Interest (not included above) due and not paid, and accrued but not due, . . . . .	4,275 98
Gross present Assets, . . . . .	<u>\$646,047 92</u>

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$48,284 78
Claimed, reported and supposed losses, not yet adjusted, . . . . .	48,654 48
<i>Amounts carried forward, . . . . .</i>	<u>\$96,939 26</u> <u>\$646,047 92</u>

* Value of lands mortgaged, without buildings, . . . . .	\$28,500 00
Value of buildings thereon, . . . . .	69,000 00

Total value of mortgaged premises, . . . . .	\$97,500 00
Amount of insurance held as collateral, . . . . .	55,000 00

<i>Amounts brought forward,</i>	\$96,939 26	\$646,047 92
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	233,465 50	
Unused balances of bills and notes returnable on settlement,	2,905 76	
All other debts and obligations; viz., rents, salaries, and office, agency and incidental expenses,	2,000 00	
Gross present Liabilities, except Capital Stock,	—————	335,310 52
Surplus as regards Policy-holders,		\$310,737 40
Paip-up Capital,		300,000 00
Surplus over Capital,		\$10,737 40

## LAWRENCE FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 2, 1870. Commenced business May 16, 1870.]

WILLIAM C. CODMAN, *President.**Secretary,* CHAS. A. R. DIMON.*Office, No. 34 Devonshire Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Gold Bonds of 1881,	\$75,000 00	\$82,687 50

## City Bonds:—

Boston City Bonds, 6 per cent. currency,	\$50,000 00	\$50,250 00
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## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
50 shares North National Bank, Boston,	\$100	\$120	\$6,000 00

## Railroad Stocks:—

50 shares Vermont and Massachusetts Railroad,	\$100	\$91	\$4,550 00
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## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds,	\$5,387 50	\$5,000 00
Boston 5 per cent. Gold Bonds,	15,840 00	42,000 00
Massachusetts 6 per cent. Gold Bonds,	30,780 00	
	—————	—————
	\$52,007 50	\$47,000 00



## All other Assets and Property owned by the Company :—

	Cash value.
Stamps, . . . . .	\$50 00
Stationery, books and furniture, nearly new, at 50 per cent. of their cost, . . . . .	1,450 00
	<hr/>
	\$1,500 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$64,500 00	
Cash market value of U. S. stocks and securities,	82,687 50	
City bonds, . . . . .	50,250 00	
National bank stocks, . . . . .	6,000 00	
Railroad stocks, . . . . .	4,550 00	
Cash loans on collateral security of bonds, . .	47,000 00	
Cash on hand in the office of the Company, .	139 28	
Cash deposited in the National Union Bank, .	1,209 43	
Office and other premiums unpaid and in process of collection, . . . . .	2,140 32	
Interest (not included above) accrued but not due,	2,525 35	
All other assets and property, . . . . .	1,500 00	
Gross present Assets, . . . . .	<hr/>	\$262,501 88

## • LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$5,337 24	
Due or to become due to other companies for re- insurance premiums, . . . . .	365 16	
All other debts and obligations; viz., rents, \$625; incidental expenses, \$34, . . . . .	659 00	
Gross present Liabilities except Capital Stock, <hr/>		6,361 40
Surplus as regards Policy-holders, . . . . .		\$256,140 48
Paid-up Capital, . . . . .		250,000 00
		<hr/>
Surplus over Capital, . . . . .		\$6,140 48
Value of lands and buildings mortgaged . . . . .		\$95,000 00
Amount of insurance held as collateral, . . . . .		50,000 00

## MANUFACTURERS' INSURANCE COMPANY, BOSTON.

[Incorporated February 23, 1822. Commenced business May 23, 1822.]

SAMUEL GOULD, *President.**Secretary,* JAMES J. GOODRICH.*Office, No. 59 State Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, 1864, . . . .	\$55,000 00	\$59,675 00
“ “ 5-20 Bonds, 1867, . . . .	15,000 00	16,125 00
“ “ 5-20 Bonds, 1881, . . . .	100,000 00	110,000 00
	<hr/>	<hr/>
	\$170,000 00	\$185,800 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
50 shares Third National Bank, Springfield, .	\$100	\$115	\$5,750 00
60 “ New England National Bank, Boston, .	100	141	8,460 00
1,000 “ National City Bank, Boston, . . .	100	109	109,000 00
550 “ Shoe and Leather National Bank, . .	100	145	79,750 00
667 “ Shawmut National Bank, Boston, . .	100	122	81,374 00
20 “ Market National Bank, Boston, . . .	100	117	2,340 00
168 “ Eagle National Bank, Boston, . . .	100	123	20,664 00
100 “ Bay State National Bank, Lawrence, .	75	92	9,200 00
160 “ Railroad National Bank, Lowell, . .	100	120	19,200 00
500 “ Second National Bank, Boston, . .	100	151	75,500 00
		<hr/>	<hr/>
			\$411,238 00

## Railroad Bonds:—

Cheshire Railroad Bonds, . . . . .	\$102,000	\$92	\$93,840 00
Hannibal and St. Joseph Railroad Bonds, . .	25,000	104	26,000 00
Missouri, Fort Scott and Gulf Railroad Bonds, .	10,000	100	10,000 00
		<hr/>	<hr/>
			\$129,840 00

## Other Corporate Stocks, Bonds and Securities:—

National Dock Warehouse Company Bonds, . .	\$50,000 00	\$42,500 00
12 shares Lewis Wharf Company's Stock, . .	12,000 00	10,000 00
		<hr/>
		\$52,500 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
40 shares Androscoggin Mills, . . . . .	\$3,480 00	\$3,000 00
81 “ Second National Bank, . . . . .	12,231 00	8,000 00
20 “ National Revere Bank, . . . . .	2,310 00	2,000 00
46 “ Pepperell Manufacturing Company, . .	27,600 00	21,800 00
	<hr/>	<hr/>
<i>Amounts carried forward,</i> . . . . .	\$45,651 00	\$34,800 00

<i>Amounts brought forward,</i>		\$45,651 00	\$34,800 00
9 shares Merrimack Manufacturing Company, .		10,575 00	9,000 00
1 " Amoskeag Manufacturing Company, .		1,425 00	1,000 00
1 " Massachusetts Cotton Mills, .		860 00	1,000 00
40 " Chicago, Burlington and Quincy Rail- road, . . . . .		6,080 00	4,000 00
120 " Salisbury Mills, . . . . .		16,200 00	10,000 00
5 " Bay State Iron Company, . . . . .		5,000 00	5,000 00
5 " York Manufacturing Company, . . . . .		7,125 00	5,000 00
30 " Everett Mills, . . . . .		2,640 00	2,500 00
5 " New England Glass Company, . . . . .		2,660 00	2,500 00
Michigan Central Railroad Bonds, . . . . .		5,850 00	2,000 00
Cheshire Railroad Bonds, . . . . .		11,850 00	11,000 00
202 shares Indianapolis and Cincinnati Railroad and endorser, . . . . .		1,100 00	7,100 00
United States Bond, 1864, . . . . .		1,100 00	1,000 00
Massachusetts Bonds, . . . . .		8,250 00	5,000 00
Union Pacific Railroad Bonds, . . . . .		22,400 00	20,000 00
Chicago and Northwestern Railroad Bonds, . . . . .		13,500 00	10,000 00
		<hr/>	<hr/>
		\$162,266 00	\$130,900 00

## Other Cash Loans:—

Cash value.

Loaned on personal security, . . . . .	\$1,000 00
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## Other Debts, Claims and Demands due the Company:—

Bills receivable and notes discounted by the Company, . . .	\$322,649 63
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$100,000 00
Loans on mortgage of real estate (first liens),* .	70,000 00
Cash market value of U. S. stocks and securities, .	185,800 00
National bank stocks, . . . . .	411,238 00
Railroad bonds, . . . . .	129,840 00
Other corporate stocks, bonds and securities, .	52,500 00
Cash loans on collateral security of stocks and bonds, . . . . .	130,900 00
Other cash loans, . . . . .	1,000 00
Cash on hand in the office of the Company, .	2,191 88
Cash deposited in sundry banks, . . . . .	32,543 51
	<hr/>
<i>Amount carried forward,</i> . . . . .	\$1,116,013 39

* Value of lands mortgaged, without buildings, . . . . .	\$83,500 00
Value of buildings thereon, . . . . .	103,000 00

Total value of mortgaged premises, . . . . .	\$186,500 00
Amount of insurance held as collateral, . . . . .	29,000 00



<i>Amount brought forward,</i>	\$1,116,013 39
Premium notes taken for marine and inland risks, not yet due,	31,758 87
Office and other premiums unpaid and in process of collection,	7,064 90
Other debts, claims and demands due the Com- pany; viz, bills receivable,	322,649 63
Interest (not included above) accrued but not due,	2,977 10
Gross present Assets,	—————\$1,480,463 89

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$1,000 00
Claimed, reported and supposed losses, not yet adjusted,	153,500 00
Cash dividends to stockholders, declared and un- paid,	1,140 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	319,183 14
State and local taxes, due or accrued,	639 44
Gross present Liabilities, except Capital Stock,	—————475,462 58
Surplus as regards Policy-holders,	\$1,005,001 31
Paid-up Capital,	400,000 00
Surplus over Capital,	\$605,001 31

## MERCANTILE MARINE INSURANCE COMPANY, BOSTON.

[Incorporated February 11, 1823. Commenced business May, 1823.]

STEPHEN H. BULLARD, *President.**Secretary,* GEORGE R. ROGERS.*Office, No. 58 State Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1867,	\$30,000 00	\$32,700 00
City Bonds:—		
City of Charlestown Water Loan Bonds,	\$15,000 00	\$14,250 00

## National Bank Stocks :—

		Par val. per share.	Market val. per share.	Total Market val.
100 shares	Atlantic National Bank, Boston,	\$100	\$127	\$12,700 00
200	" Columbian National Bank, Boston,	100	124	24,800 00
214	" Eagle National Bank, Boston,	100	118	25,252 00
400	" Globe National Bank, Boston,	100	127	50,800 00
120	" Hamilton National Bank, Boston,	100	117	14,040 00
160	" New England National Bank, Boston,	100	139	22,240 00
233	" North National Bank, Boston,	100	119	27,727 00
37	" Railroad National Bank, Lowell,	100	113	4,181 00
178	" State National Bank, Boston,	100	106	18,868 00
1,000	" Suffolk National Bank, Boston,	100	124	124,000 00
300	" Tremont National Bank, Boston,	100	124	37,200 00
250	" Union National Bank, Boston,	100	140	35,000 00
200	" City National Bank, Boston,	100	107	21,400 00
				<hr/> \$418,208 00

## Railroad Stocks :—

300 shares	Boston and Providence Railroad,	\$100	\$146	\$43,800 00
150	" Eastern Railroad,	100	119	17,850 00
50	" Portsmouth, Great Falls and Conway Railroad,	100	100	*2,500 00
				<hr/> \$64,150 00

## Other Corporate Stocks, Bonds and Securities :—

100 shares	Lyman Mills,	\$100	\$172	\$7,200 00
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## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Fort Wayne, Jackson and Saginaw R. R. Bonds,	\$10,800 00	\$10,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$32,700 00
City bonds,	14,250 00
National bank stocks,	418,208 00
Railroad stocks,	64,150 00
Other corporate stocks, bonds and securities,	7,200 00
Cash loans on collateral security of bonds,	10,000 00
Cash on hand in the office of the Company,	97 81
Cash deposited in the Suffolk National Bank,	6,821 95
Premium notes taken for marine and inland risks, not yet due,	40,704 57
Premium notes taken on marine and inland risks, overdue and not paid,	51 00
Interest (not included above) accrued but not due,	115 29
Gross present assets,	<hr/> \$594,298 62
Amount carried forward,	<hr/> \$594,298 62

\* 50 per cent. paid on account.

*Amount brought forward,* . . . . . \$594,298 62

LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$22,500 00	
Cash dividends to stockholders, declared and unpaid, . . . . .	1,510 00	
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, . . . . .	40,491 85	
Due or to become due to other companies for re-insurance premiums, . . . . .	2,100 25	
State and local taxes due or accrued, . . . . .	83 72	
All other debts and obligations; viz., rents, \$2,202 - 50; salaries, \$360; office, agency and incidental expenses, \$24.20, . . . . .	2,586 70	
Gross present Liabilities, except Capital Stock, _____		69,272 52
Surplus as regards Policy-holders, . . . . .		\$525,026 10
Paid-up Capital, . . . . .		300,000 00
Surplus over Capital, . . . . .		\$225,026 10

MERCHANTS' INSURANCE COMPANY, BOSTON.

[Incorporated December 5, 1816. Commenced business February 10, 1817.]

WILLIAM C. ROGERS, *President.*

*Secretary,* JAMES C. BRAMAN.

*Office, No. 38 State Street, Boston.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, 1865, . . . . .	\$20,000 00	\$21,400 00
" " 5-20 Bonds, 1867, . . . . .	40,000 00	43,000 00
	_____	_____
	\$60,000 00	\$64,400 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
1,000 shares National Eagle Bank, Boston, . .	\$100	\$123	\$123,000 00
750 " Merchants' National Bank, Boston, .	100	126	94,500 00
900 " Suffolk National Bank, Boston, . .	100	131	117,900 00
900 " Globe National Bank, Boston, . .	100	129	116,100 00
100 " New England National Bank, Boston, .	100	141	14,100 00
			_____

*Amount carried forward,* . . . . . \$465,600 00



	Par val. per share.	Market val. per share.	Total Market val.
<i>Amount brought forward,</i>			\$465,600 00
100 shares National City Bank, Boston,	\$100	\$109	10,900 00
100 " Shoe and Leather Nat'l B'k, Boston,	100	145	14,500 00
160 " Railroad National Bank, Lowell,	100	120	19,200 00
200 " National Revere Bank, Boston,	100	117	23,400 00
12 " Massachusetts National B'k, Boston,	250	315	3,780 00
			<hr/> \$537,380 00

## Railroad Stocks:—

250 shares Boston and Providence Railroad,	\$100	\$144	\$36,000 00
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## Other Corporate Stocks, Bonds and Securities:—

95 shares Relief Steamboat Company,	\$100	\$25	\$2,375 00
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## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
15 shares Merchants' Insurance Company,	\$2,775 00	\$2,000 00
21 " Merchants' Insurance Company,	3,885 00	3,100 00
1 " Stark Mills,	900 00	
	<hr/> \$7,560 00	<hr/> \$5,100 00

## Other Cash Loans:—

	Cash value.
Loaned on personal security,	\$3,000 00
Relief Steamboat Company,	2,500 00
	<hr/> \$5,500 00

## Other Debts, Claims and Demands due the Company:—

Judgment of United States Court, remitting tax paid,	\$6,811 84
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## All other Assets and Property owned by the Company:—

Spanish Indemnity Bonds,	\$8,000 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company,	\$200,000 00
Loans on mortgage of real estate (first liens),*	800 00
Cash market value of U. S. stocks and securities,	64,400 00
National bank stocks,	537,380 00
Railroad stocks,	36,000 00
Other corporate stocks, bonds and securities,	2,375 00
<i>Amount carried forward,</i>	<hr/> \$840,955 00

\* Value of lands and buildings mortgaged, \$4,800 00  
Amount of insurance held as collateral, 2,200 00

<i>Amount brought forward,</i>		\$840,955 00
Cash loans on collateral security of stocks,		5,100 00
Other cash loans,		5,500 00
Cash on hand in the office of the Company,		2,805 50
Cash deposited in the National Eagle Bank,		22,770 47
Cash deposited in the American Exchange National Bank,		2,828 67
Net amount due from agents for premiums collected during the year,		1,318 13
Premium notes taken for marine and inland risks, not yet due,		55,233 56
Office and other premiums unpaid and in process of collection,		3,771 68
Other debts, claims and demands due the Company,		6,811 84
Interest (not included above) accrued but not due,		3,463 81
All other assets and property,		8,000 00
Gross present Assets,		<u>\$958,558 66</u>

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,		\$33,427 57
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,		105,040 19
State and local taxes, due or accrued,		623 72
All other debts and obligations; viz., office, agency and incidental expenses,		1,099 08
Gross present Liabilities, except Capital Stock,		<u>140,190 56</u>
Surplus as regards Policy-holders,		\$818,368 10
Paid-up Capital,		<u>500,000 00</u>
Surplus over Capital,		\$318,368 10

## MUTUAL BENEFIT FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February 13, 1869. Commenced business April 1, 1869.]

ARTHUR WM. HOBART, *President.**Secretary,* HENRY F. PERKINS.*Office, No. 29 State Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

## State and Town Loans:—

	Cash value.
State of Massachusetts Loan,	\$30,000 00
Town of North Chelsea Loan,	12,000 00
	<u>\$42,000 00</u>

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
75 shares Second National Bank, Boston, . . .	\$100	\$150	\$11,250 00

## Railroad Bonds:—

Vermont and Massachusetts Railroad Co.'s Bonds,	\$100	\$100	\$10,000 00
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## Securities held as collateral for Cash Loans:—

	Market value.	Loaned thereon.
\$25,000 United States 6 per cent. Bonds of 1881,	\$27,550 00	\$25,000 00
\$5,000 " " 5-20 Bonds of 1867, . . .	5,537 50	5,000 00
50 shares Salisbury Mills Stock, . . .	6,750 00	5,000 00
160 " Second National Bank Stock, . . .	24,000 00	20,000 00
\$2,000 Central Pacific Railroad Bonds, 7 per cent., 1884, . . . . .	1,860 00	1,500 00
10 shares Mutual Benefit Fire Insurance Company,	1,000 00	1,000 00
\$3,000 Chicago and Michigan Lake Shore Railroad Company, 8 per cent. Mortgage Bonds, . . .	8,420 00	7,000 00
\$5,500 Burlington, and Missouri River Railroad Company, 8 per cent. Convertible Bonds, . . .		
\$10,000 City of Boston Bonds, . . . . .	10,100 00	10,000 00
33 shares Connecticut and Passumpsic Rivers Railroad (preferred stock), . . . . .	2,739 00	1,500 00
	<hr/> \$87,956 50	<hr/> \$76,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870

Loans on mortgage of real estate (first liens),*	\$104,200 00
State and town loans, . . . . .	42,000 00
Cash market value of National bank stocks, . . .	11,250 00
Railroad bonds, . . . . .	10,000 00
Cash loans on collateral security of stocks and bonds, . . . . .	76,000 00
Cash on hand in the office of the Company, . . .	2,121 25
Cash deposited in the Second National Bank, . . .	5,239 00
Interest (not included above) accrued but not due, . . .	3,281 79
Gross present Assets, . . . . .	<hr/> \$254,092 04

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$33,920 27
State and local taxes, due or accrued, . . . . .	91 48
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 34,011 75
Surplus as regards Policy-holders, . . . . .	\$220,080 29
Paid-up Capital, . . . . .	200,000 00
Surplus over Capital, . . . . .	<hr/> \$20,080 29

\* Value of lands mortgaged, without buildings, . . . . . \$123,000 00

Value of buildings thereon, . . . . . 120,000 00

Total value of mortgaged premises, . . . . . \$243,000 00

Amount of insurance held as collateral, . . . . . 79,200 00



## NATIONAL INSURANCE COMPANY, BOSTON.

[Incorporated June 18, 1825. Commenced business June, 1832.]

AARON H. BEAN, *President.**Secretary,* GEORGE W. KUHN.*Office, No. 14 Devonshire Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Coupon Bonds, . . . .	\$26,000 00	\$28,112 50
“ “ 6 per cent. Coupon Bonds of 1881, . . . .	10,000 00	11,025 00
“ “ 6 per ct. Registered Bonds of 1881, . . . .	15,000 00	16,537 50
“ “ 5-20 Coupon Bonds of 1867, . . . .	20,000 00	21,525 00
“ “ 6-30 Registered Bonds, . . . .	15,000 00	16,556 25
	<hr/>	<hr/>
	\$86,000 00	\$93,756 25

## City Loan:—

City of Portland Building Loan, . . . .	\$15,000 00	\$14,250 00
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## National Bank Stocks:—

	Par val. per share	Market val. per share.	Total Market val.
2,132 shares Hamilton National Bank, Boston, . .	\$100	\$122 $\frac{1}{4}$	\$260,637 00
170 “ Shoe and Leather Nat'l B'k, Boston, . . .	100	145	24,650 00
237 “ State National Bank, Boston, . . . .	100	107 $\frac{1}{2}$	25,477 50
184 “ Webster National Bank, Boston, . . . .	100	106	19,504 00
150 “ Bay State National Bank, Lawrence, . . .	75	92	13,800 00
100 “ Atlas National Bank, Boston, . . . .	100	120	14,400 00
70 “ Market National Bank, Boston, . . . .	100	117	8,190 00
88 “ Shawmut National Bank, Boston, . . . .	100	122	10,736 00
		<hr/>	<hr/>
			\$337,394 50

## Railroad Stocks:—

206 shares Boston and Maine Railroad, . . . .	\$100	\$145	\$29,870 00
176 “ Boston and Providence Railroad, . . . .	100	144	25,344 00
112 “ Boston and Albany Railroad, . . . .	100	150	16,800 00
30 “ Portland, Saco and Portsmouth R. R., . . .	100	116	3,480 00
		<hr/>	<hr/>
			\$75,494 00

## Cash Loans:—

	Cash value.
Loaned on personal security, . . . . .	\$1,650 00

## All other Assets and Property owned by the Company:—

Advance on tug Richmond, . . . . .	\$1,654 68
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgages of real estate (first liens),*	\$29,000 00
Cash market value of U. S. stocks and securities,	93,756 25
City bonds,	14,250 00
National bank stocks,	377,394 50
Railroad stocks and bonds,	75,494 00
Cash loans,	1,650 00
Cash on hand in the office of the Company,	792 47
Cash deposited in the Hamilton National Bank,	34,622 79
Net amount due from agents for premiums collected during the year,	72,785 88
Premium notes taken for marine and inland risks, not yet due,	102,497 54
Premium notes taken for marine and inland risks, overdue and not paid,	5,332 50
Office and other premiums unpaid and in process of collection,	2,659 93
Salvages and savings on losses already paid,	6,995 00
Interest (not included above) accrued but not due,	2,954 23
All other assets and property,	1,654 68
Gross present Assets,	<u>\$821,839 77</u>

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$51,261 00
Cash dividends to stockholders, declared and unpaid,	492 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	264,543 64
All other debts and obligations; viz., office, agency and incidental expenses,	68 83
Gross present Liabilities, except Capital Stock,	<u>316,365 47</u>
Surplus as regards Policy-holders,	\$505,474 30
Paid-up Capital,	<u>300,000 00</u>
Surplus over Capital,	\$205,474 30

* Value of lands mortgaged, without buildings,	\$26,000 00
Value of buildings thereon,	28,000 00
Total value of mortgaged premises,	<u>\$54,000 00</u>
Amount of insurance held as collateral,	23,600 00

## NEPTUNE INSURANCE COMPANY, BOSTON.

[Incorporated, 1880. Commenced business, 1881.]

GEORGE F. OSBORNE, *President.**Secretary,* EUGENE B. HINCKLEY.*Office, No. 64 State Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . .	\$30,000 00	\$33,150 00
“ “ 5-20 Bonds of 1865, . . .	20,000 00	21,600 00
“ “ 6 per cent. Currency Bonds, . . .	20,000 00	22,100 00
	<hr/>	<hr/>
	\$70,000 00	\$76,850 00

## State and City Bonds:—

Massachusetts 5 per cent. Bonds of 1894, . . .	\$30,000 00	\$28,650 00
City of Albany 6 per cent. Bonds of 1879, . . .	10,000 00	9,400 00
	<hr/>	<hr/>
	\$40,000 00	\$38,050 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
842 shares Tremont National Bank, Boston, . . .	\$100	\$128	\$107,776 00
266 “ Columbian National Bank, Boston, . . .	100	127	33,782 00
500 “ Old Boston National Bank, Boston, . . .	50	70	35,000 00
200 “ National Union Bank, Boston, . . .	100	143	28,600 00
200 “ New England National Bank, Boston, . . .	100	142	28,400 00
185 “ National Eagle Bank, Boston, . . .	100	123	22,755 00
160 “ Shoe and Leather Nat'l Bank, Boston, . . .	100	145	23,200 00
134 “ State National Bank, Boston, . . .	100	108	14,472 00
50 “ Massachusetts National Bank, . . .	250	316	15,800 00
110 “ National City Bank, Boston, . . .	100	109	11,990 00
200 “ National Bank of Commerce, Boston, . . .	100	124	24,800 00
90 “ Atlantic National Bank, Boston, . . .	100	130	11,700 00
75 “ Merchants' Nat'l Bank, Boston, . . .	100	127	9,525 00
75 “ Hamilton National Bank, Boston, . . .	100	123	9,225 00
75 “ Suffolk National Bank, Boston, . . .	100	132	9,900 00
60 “ Market National Bank, Boston, . . .	100	117	7,020 00
36 “ Globe National Bank, Boston, . . .	100	130	4,680 00
100 “ Bay State National Bank, Lawrence, . . .	75	92	9,200 00
43 “ Railroad National Bank, Lowell, . . .	100	120	5,160 00
			<hr/>
			\$412,985 00

## Railroad Stocks and Bonds:—

125 shares Boston and Providence Railroad, . . .	\$100	\$145	\$18,125 00
22 “ Boston and Lowell Railroad, . . .	500	670	14,740 00
250 “ Boston and Albany Railroad, . . .	100	149	37,250 00
55 “ Boston and Maine Railroad, . . .	100	148	8,140 00
132 “ Old Colony and Newport Railway, . . .	100	95	12,540 00
			<hr/>
			\$90,795 00

## Other Corporate Stocks:—

84 shares Relief Steamboat Company, . . .	\$100	\$50	\$4,200 00
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## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
55 shares Neptune Insurance Company, . . .	\$9,900 00	\$6,000 00
200 " Ogdensburg and Lake Champlain Railroad, . . . . .	17,200 00	15,000 00
\$50,000 Union Pacific Railroad Land Grant 7 per cent., . . . . .	28,000 00	30,000 00
\$500 United States 5-20 Bond, . . . . .	540 00	500 00
	<hr/>	<hr/>
	\$55,640 00	\$51,500 00

## Other Cash Loans :—

	Cash value.
Loaned on personal security, . . . . .	\$50,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$2,500 00	
Cash market value of U. S. stocks and securities,	76,850 00	
State and City bonds, . . . . .	38,050 00	
National bank stocks, . . . . .	412,985 00	
Railroad stocks and bonds, . . . . .	90,795 00	
Other corporate stocks, bonds and securities,	4,200 00	
Cash loans on collateral security of stocks and bonds, . . . . .	51,500 00	
Other cash loans, . . . . .	50,000 00	
Cash on hand in the office of the Company, . . . . .	259 53	
Cash deposited in the Tremont National Bank, . . . . .	15,201 07	
Premium notes taken for marine and inland risks, not yet due, . . . . .	100,624 09	
Premium notes taken for marine and inland risks, overdue and not paid, \$3,476. Actual value thereof, . . . . .	2,610 00	
Office and other premiums unpaid and in process of collection, . . . . .	1,468 07	
Interest (not included above) due and not paid, \$4,552; accrued but not due, \$600, . . . . .	5,152 00	
Gross present Assets, . . . . .	<hr/>	\$852,194 76

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$31,000 00	
Claims for losses disputed or resisted, . . . . .	3,000 00	
	<hr/>	
Amounts carried forward, . . . . .	\$34,000 00	\$852,194 76

* Value of lands mortgaged, without buildings, . . . . .	\$3,000 00
Value of buildings thereon, . . . . .	3,000 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$6,000 00
Amount of insurance held as collateral, . . . . .	3,000 00

<i>Amounts brought forward,</i>	\$34,000 00	\$852,194 76
Cash dividends to stockholders, declared and unpaid,	335 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	165,084 23	
Gross present Liabilities, except Capital Stock,	<hr/>	199,419 23
Surplus as regards Policy-holders,		\$652,775 53
Paid-up Capital,		300,000 00
Surplus over Capital,		<hr/> \$352,775 53

## NORTH AMERICAN FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February 28, 1851. Commenced business April 1, 1851.]

ALBERT BOWKER, *President.*

*Secretary,* IRVING MORSE.

*Office, No. 1 Old State House, Boston.*

### DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1862,	\$35,000 00	\$37,625 00
“ “ 5-20 Bonds of 1864,	15,000 00	16,050 00
“ “ 5-20 Bonds of 1867,	50,000 00	53,625 00
“ “ 10-40 Bonds,	5,000 00	5,337 50
	<hr/>	<hr/>
	\$105,000 00	\$112,637 50

City and Town Bonds and Loans:—

St. Louis City Bonds of 1887,	\$5,000 00	\$4,300 00
“ “ City Bonds of 1871,	2,000 00	2,000 00
Town of Winthrop Loan,	500 00	500 00
	<hr/>	<hr/>
	\$7,500 00	\$6,800 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
180 shares Atlas National Bank, Boston,	\$100	\$120	\$21,600 00
200 “ Blackstone National Bank, Boston,	100	142	28,400 00
167 “ Boston National Bank, Boston,	100	112	18,704 00
150 “ Columbian National Bank, Boston,	100	127	19,050 00
100 “ Faneuil Hall National Bank, Boston,	100	133	13,300 00
			<hr/>

*Amount carried forward,* . . . . . \$101,054 00

	Par val. per share.	Market val. per share.	Total Market val.
<i>Amount brought forward,</i> . . . . .			\$101,054 00
162 shares Freeman's National Bank, Boston, .	\$100	\$140	22,680 00
25 " Globe National Bank, Boston, .	100	129½	3,237 50
75 " Hamilton National Bank, Boston, .	100	122	9,150 00
150 " Howard National Bank, Boston, .	100	108	16,200 00
140 " Maverick National Bank, Boston, .	100	116	16,240 00
150 " Merchants' National Bank, Boston, .	100	127	19,050 00
250 " National Bank of Commerce, Boston, .	100	124	31,000 00
25 " National City Bank, Boston, .	100	109	2,725 00
75 " National Eagle Bank, Boston, .	100	123	9,225 00
150 " Nat'l Hide and Leather Bank, Boston, .	100	117	17,550 00
133 " Nat'l Bank of North America, Boston, .	100	110	14,630 00
89 " Second National Bank, Boston, .	100	152	13,528 00
133 " Shawmut National Bank, Boston, .	100	123	16,359 00
160 " Tremont National Bank, Boston, .	100	128	20,480 00
50 " Washington National Bank, Boston, .	100	141	7,050 00
150 " Webster National Bank, Boston, .	100	108	16,200 00
			<hr/>
			\$336,358 50

Railroad Stocks and Bonds:—

82 shares Boston and Albany Railroad, . .	\$100	\$150	\$12,300 00
2 " Boston and Lowell Railroad, . .	500	670	1,340 00
22 " Boston and Providence Railroad, .	100	145	3,190 00
5 " Eastern Railroad, . . . . .	100	120	600 00
108 " Fitchburg Railroad, . . . . .	100	132	14,256 00
\$10,000 Eastern Railroad Bonds, . . . . .	—	—	9,500 00
			<hr/>
			\$41,186 00

Other Corporate Stocks:—

			Cash value.
10 shares Neptune Insurance Company, . .	\$100	\$180	\$1,800 00
15 " John Hancock Life Insurance Company, .	100	97	1,455 00
			<hr/>
			\$3,255 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
10 shares Freeman's Nat'l Bank, Boston, . .		
20 " City Fire Insurance Company, Boston, }	\$4,430 00	\$3,700 00
10 " Prescott Fire Insurance Co., Boston, }		
30 " North American Fire Ins. Co., Boston, .	6,750 00	5,000 00
10 " North American Fire Ins. Co., Boston, .	2,250 00	500 00
2 " North American Fire Ins. Co., Boston, .	450 00	300 00
16 " Globe National Bank, Boston, . . . .	2,072 00	1,000 00
17 " North American Fire Ins. Co., Boston, .	3,825 00	3,000 00
Loaned with two notes as collateral, drawers and endorsers being of undoubted responsibility, .	8,139 62	8,000 00
	<hr/>	<hr/>
	\$27,916 62	\$21,500 00

All other Assets and Property owned by the Company:—

Invested in Old State House, . . . . .	\$5,000 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$12,491 17	
Loans on mortgage of real estate (first liens),* . . . . .	44,489 07	
Cash market value of U. S. stocks and securities, . . . . .	112,637 50	
City and town bonds and loans, . . . . .	6,800 00	
National bank stocks, . . . . .	336,358 50	
Railroad stocks and bonds, . . . . .	41,186 00	
Other corporate stocks, bonds and securities, . . . . .	3,255 00	
Cash loans on collateral security, . . . . .	21,500 00	
Cash on hand in the office of the Company, . . . . .	1,463 34	
Cash deposited in the Maverick National Bank, . . . . .	8,584 40	
Net amount due from agents for premiums collected during the year, . . . . .	3,319 38	
Office and other premiums unpaid and in process of collection, . . . . .	2,370 37	
Due or to become due from other companies for re-insurance on losses already paid, . . . . .	880 48	
Interest (not included above) due and not paid, \$77.00; accrued but not due, \$1,334.37, . . . . .	1,411 37	
All other assets and property, . . . . .	5,000 00	
Gross present Assets, . . . . .	<hr/>	\$601,746 58

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	\$200 00	
Losses and claims adjusted, but not yet due, . . . . .	2,000 00	
Cash dividends to stockholders, declared and unpaid, . . . . .	9,310 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent of premiums received on unexpired fire risks, . . . . .	61,511 10	
Due or to become due to other companies for re-insurance premiums, . . . . .	619 12	
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon,† . . . . .	8,634 54	
State and local taxes, due or accrued, . . . . .	106 25	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	82,381 01
Surplus as regards Policy-holders, . . . . .		\$519,365 57
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		<hr/> \$319,365 57

\* Value of lands mortgaged, without buildings, . . . . . \$76,315 00  
Value of buildings thereon, . . . . . 72,000 00

Total value of mortgaged premises, . . . . . \$148,315 00  
Amount of insurance held as collateral, . . . . . 16,750 00

† The Company agree to return ninety per cent., which would make the amount reclaimable \$8,180.09.

## PEOPLE'S FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated 1847. Commenced business 1847.]

HENRY CHAPIN, *President.**Secretary,* AUGUSTUS N. CURRIER.*Office, No. 229 Main Street, Worcester.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Registered Bonds of 1881, . . .	\$41,500 00	\$45,650 00
“ “ 5-20 Bonds of 1881, . . .	58,500 00	63,180 00
	<hr/>	<hr/>
	\$100,000 00	\$108,830 00

## City and Town Loans:—

Town of Hudson Loan, . . . . .	\$2,500 00
Town of Marlborough Loan, . . . . .	12,000 00
City of Worcester Loan, . . . . .	5,000 00
	<hr/>
	\$19,500 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
30 shares Westborough Nat'l B'k, Westborough, .	\$100	\$125	\$3,750 00
24 “ First National Bank, Worcester, . . .	100	135	3,240 00
50 “ First National Bank, Boston, . . .	100	188	9,400 00
95 “ National Bank of Redemption, Boston, .	100	140	13,300 00
40 “ National Bank of Commerce, Boston, .	100	128	5,120 00
35 “ Webster National Bank, Boston, . . .	100	108	3,780 00
15 “ Faneuil Hall National Bank, Boston, .	100	133	1,995 00
13 “ Hamilton National Bank, Boston, . . .	100	128	1,664 00
9 “ New England National Bank, Boston, .	100	140	1,260 00
5 “ Revere National Bank, Boston, . . .	100	118	590 00
29 “ Hide and Leather Nat'l Bank, Boston, .	100	118	3,422 00
32 “ City National Bank, Worcester, . . .	100	138	4,416 00
65 “ Quinsigamond Nat'l Bank, Worcester, .	100	130	8,450 00
38 “ Central National Bank, Worcester, . .	100	140	5,320 00
		<hr/>	<hr/>
			\$65,707 00

## Railroad Stocks:—

162 shares Worcester and Nashua Railroad, .	\$100	\$135	\$21,870 00
330 “ Providence and Worcester Railroad, .	100	140	46,200 00
150 “ Boston and Providence Railroad, . . .	100	145	21,750 00
71 “ Fitchburg Railroad, . . . . .	100	135	9,585 00
267 “ Boston and Albany Railroad, . . .	100	150	40,050 00
50 “ Norwich and Worcester Railroad, . . .	100	110	5,500 00
		<hr/>	<hr/>
			\$144,955 00

## Securities held as Collateral for Cash Loans:—

	Market value	Loaned thereon.
United States 5-20 Bonds, . . . . .	\$2,268 00	\$2,100 00
231 shares People's Fire Ins. Company's Stock, .	32,340 00	} 24,600 00
20 " Safe Deposit and Trust Co.'s Stock, .	2,200 00	
65 " Worcester Gas Light Company's Stock, .	8,125 00	6,500 00
278 " Bay State Shoe and Leather Company's Stock, . . . . .	47,260 00	14,500 00
100 " Boston Lincoln Wharf Co.'s Stock, .	10,000 00	5,000 00
20 " Boston Mercantile Savings Bank Stock, .	2,200 00	1,500 00
18 " Central National Bank, Worcester, .	2,520 00	} 2,200 00
4 " Providence and Worcester R. R. Stock, .	560 00	
70 " Washburn and Moen Manufacturing Company, Worcester, . . . . .	8,750 00	6,000 00
	<hr/>	<hr/>
	\$116,223 00	\$62,400 00

## Other Cash Loans:—

	Cash value.
Loans on personal security, . . . . .	\$43,171 70

## Other Debts, Claims and Demands due the Company:—

Interest accrued on personal loans, . . . . .	\$679 46
" " mortgage loans, . . . . .	9,396 46
" " collateral loans, . . . . .	1,566 00
	<hr/>
	\$11,641 92

## All other Assets and Property owned by the Company:—

Cash deposited in Central National Bank, Worcester, . .	\$12,624 53
Cash on hand in office, . . . . .	10,169 37
	<hr/>
	\$22,793 90

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$60,000 00
Loans on mortgage of real estate (first liens),* .	344,407 00
Cash market value of U. S. stocks and securities, .	108,830 00
City and town loans, . . . . .	19,500 00
National bank stocks, . . . . .	65,707 00
Railroad stocks, . . . . .	144,955 00
	<hr/>
Amount carried forward, . . . . .	\$743,399 00

* Value of lands mortgaged, without buildings, . . . . .	\$404,202 00
Value of buildings thereon, . . . . .	517,255 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$921,457 00
Amount of insurance held as collateral, . . . . .	280,325 00



<i>Amount brought forward,</i>		\$743,399 00
Cash loans on collateral security of stocks and bonds,	62,400 00	
Other cash loans,	43,171 70	
Cash on hand in the office of the Company,	10,169 37	
Cash deposited in the Central National Bank,	12,624 53	
Net amount due from agents for premiums collected during the year,	4,249 76	
Interest (not included above) due and not paid, and accrued but not due,	11,641 92	
Gross present Assets,		\$887,656 28

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$12,000 00	
Claims for losses disputed or resisted,	5,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	266,857 60	
Gross present Liabilities, except Capital Stock,		283,857 60
Surplus as regards Policy-holders,	\$603,798 68	
Paid-up Capital,	400,000 00	
Surplus over Capital,	\$203,798 68	

PRESCOTT FIRE AND MARINE INSURANCE COMPANY,  
BOSTON.

[Incorporated 1855. Commenced business 1856.]

FRANKLIN GREENE, *President.*

*Secretary,* RICHARD POPE.

*Office, No. 12 Devonshire Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 6 per cent. Bonds of 1865,	\$14,500 00	\$16,131 25
“ “ Currency Sixes,	20,000 00	22,050 00
	\$34,500 00	\$38,181 25

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
24 shares North National Bank, Boston, . .	\$100	\$121	\$2,904 00
60 " Mechanics' National Bank, Boston, . .	100	122½	7,350 00
10 " Mt. Vernon National Bank, Boston, . .	100	127	1,270 00
35 " Mt. Wollaston National Bank, Boston, . .	100	145	5,075 00
40 " Blackstone National Bank, Boston, . .	100	144	5,760 00
41 " Maverick National Bank, Boston, . .	100	110	4,510 00
13 " Boston National Bank, Boston, . .	100	110	1,430 00
6 " Malden National Bank, Malden, . .	100	105	630 00
40 " National Bank of Commerce, Boston, . .	100	124	4,960 00
20 " First National Bank, Boston, . .	100	186	3,720 00
50 " Nat'l Hide and Leather Bank, Boston, . .	100	117	5,850 00
250 " Second National Bank, Boston, . .	100	120	30,000 00
			<hr/>
			\$73,459 00

## Railroad Stocks and Bonds:—

138 shares Boston and Albany Railroad, . .	\$100	\$150	\$20,700 00
33 " Boston and Maine Railroad, . .	100	145	4,785 00
30 " Boston and Providence Railroad, . .	100	133½	4,335 00
100 " Vermont and Canada Railroad, . .	100	104	10,400 00
20 " Northern Railroad, . .	100	107	2,140 00
Burlington and Missouri Bonds, . .	10,000	-	10,400 00
			<hr/>
			\$52,760 00

## Securities held as Collateral for Cash Loans:—

	Market value	Loaned thereon.
115 shares Prescott Fire and Marine Ins. Co., .	\$17,250 00	\$11,000 00
100 " Michigan Central Railroad, . .	11,600 00	10,000 00
1 " Lowell Manufacturing Company, . .	950 00	600 00
5 " Manufacturers' Insurance Company, . .	1,500 00	650 00
Note on demand, . . . . .	42,887 00	10,000 00
Note on demand, . . . . .	4,251 66	3,000 00
\$10,000 United States 5-20 Bonds, . . . .	10,775 00	10,000 00
\$13,000 Rhode Island Bonds, . . . . .	12,740 00	12,000 00
\$5,000 City of Roxbury Bonds, . . . . .	5,000 00	5,000 00
		<hr/>
		\$106,953 66
		<hr/>
		\$62,250 00

## Other Cash Loans:—

	Cash value.
Notes on demand, . . . . .	\$1,100 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$197,375 95	
Cash market value of U. S. stocks and securities,	38,181 25	
National bank stocks,	73,459 00	
Railroad stocks and bonds,	52,760 00	
Cash loans on collateral security,	62,250 00	
Other cash loans,	1,100 00	
Cash on hand in the office of the Company,	364 15	
Cash deposited in the Hamilton National Bank,	15,580 04	
Net amount due from agents for premiums collected during the year,	1,551 46	
Office and other premiums unpaid and in process of collection,	1,763 04	
Interest (not included above) accrued but not due,	8,275 36	
Gross present Assets,		\$452,660 25

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$500 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	55,268 51	
Gross present Liabilities, except Capital Stock,		55,768 51
Surplus as regards Policy-holders,		\$396,891 74
Paid-up Capital,		200,000 00
Surplus over Capital,		\$196,891 74

## SALEM MARINE INSURANCE COMPANY, SALEM.

[Incorporated February 6, 1856. Commenced business February 1, 1857.]

WILLIAM NORTHEY, *President.**Secretary,* FRED P. RICHARDSON.*Office, Asiatic Bank Building, Washington Street, Salem.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1867,	\$15,000 00	\$16,500 00

State Bonds:—

State of Massachusetts 5 per cent. Bonds,	\$10,000 00	\$10,000 00
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* Value of lands mortgaged, without buildings,	\$201.925 00
Value of buildings thereon,	256,250 00

Total value of mortgaged premises,	\$458.175 00
Amount of insurance held as collateral,	137.500 00
Amount of prior encumbrance,	42,100 00



## National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
30 shares Mercantile National Bank, Salem, .	\$100	\$115	\$3,450 00
66 " Merchants' National Bank, Salem, .	50	60	3,960 00
73 " Exchange National Bank, Salem, .	100	115	8,395 00
98 " First National Bank, Salem, .	100	122	11,956 00
150 " Naumkeag National Bank, Salem, .	100	145	21,750 00
93 " North National Bank, Boston, .	100	122	11,346 00
155 " Second National Bank, Boston, .	100	151	23,405 00
100 " Webster National Bank, Boston, .	100	107	10,700 00
100 " Nat'l Bank of Commerce, Boston, .	100	124	12,400 00
51 " Atlantic National Bank, Boston, .	100	128 $\frac{3}{4}$	6,566 25
30 " Merchants' National Bank, Boston, .	100	127	3,810 00
16 " Shawmut National Bank, Boston, .	100	122 $\frac{1}{2}$	1,960 00
21 " National Bank, Boston, . . .	100	110	2,310 00
			<hr/> \$122,008 25

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$16,500 00	
State bonds, . . . . .	10,000 00	
National bank stocks, . . . . .	122,008 25	
Cash on hand in the office of the Company, .	4,084 19	
Cash deposited in the Naumkeag National Bank,	14,312 02	
Premium notes taken for marine and inland risks, not yet due, . . . . .	29,149 82	
Office and other premiums unpaid and in process of collection, . . . . .	1,885 47	
Gross present Assets, . . . . .	<hr/>	\$197,939 75

## LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$180 00	
Cash dividends to stockholders, declared and un- paid, . . . . .	220 00	
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, .	37,413 85	
Due or to become due to other companies for re- insurance premiums, . . . . .	706 06	
All other debts and obligations; viz., rents, \$350; salaries, \$175, . . . . .	525 00	
Gross present Liabilities, except Capital Stock, .	<hr/>	39,044 91
Surplus as regards Policy-holders, . . . . .		\$158,894 84
Paid-up Capital, . . . . .		100,000 00
Surplus over Capital, . . . . .		<hr/> \$58,894 84

SHOE AND LEATHER DEALERS' FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated April 30, 1855. Commenced business August 16, 1855.]

JOHN C. ABBOTT, *President.*

*Secretary,* HENRY B. WHITE.

*Office, No. 8 Devonshire Street, Boston.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, . . .	\$150,000 00	\$163,695 00

State and City Bonds and Loans:—

Massachusetts Union Loan Fund 6 per cent. Gold		
Bonds, . . . . .	\$10,000 00	\$10,875 00
St. Louis City Sewer Bonds, . . . . .	10,000 00	8,600 00
	<hr/>	<hr/>
	\$20,000 00	\$19,475 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
300 shares National Bank of the Republic, Boston,	\$100	\$130	\$39,000 00
167 “ Eliot National Bank, Boston, . . .	100	120	20,040 00
117 “ Shoe and Leather Nat'l Bank, Boston,	100	145	16,965 00
50 “ First National Bank, Boston, . . .	100	184	9,200 00
350 “ Shawmut National Bank, Boston, . . .	100	123	43,050 00
100 “ Blackstone National Bank, Boston, . . .	100	142	14,200 00
50 “ Tremont National Bank, Boston, . . .	100	128	6,400 00
30 “ Mechanics' National Bank, Boston, . . .	100	122	3,660 00
50 “ Atlas National Bank, Boston, . . .	100	120	6,000 00
24 “ New England National Bank, Boston,	100	142	3,408 00
10 “ State National Bank, Boston, . . .	100	107	1,070 00
100 “ Revere National Bank, Boston, . . .	100	117	11,700 00
20 “ Third National Bank, Springfield, . . .	100	130	2,600 00
67 “ First National Bank, Lynn, . . .	100	125	8,375 00
50 “ Central National Bank, Lynn, . . .	100	125	6,250 00
336 “ National City Bank, Lynn, . . .	100	125	42,000 00
		<hr/>	<hr/>
			\$233,918 00

Railroad Stocks and Bonds:—

600 shares Fitchburg Railroad, . . . . .	\$100	\$133	\$13,300 00
\$20,000 Eastern Railroad Bonds, due 1889, . . .	100	95	19,000 00
		<hr/>	<hr/>
			\$32,300 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
10 shares First National Bank, Lynn, . . . . .	\$1,250 00	\$1,000 00

Other Cash Loans:—

	Cash value.
Notes discounted by this Company; all first-class business paper, that would be taken at any bank in Boston, . . . . .	\$51,662 75

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$25,000 00	
Cash market value of U. S stocks and securities,	163,695 00	
State bonds and loans,	19,475 00	
National bank stocks,	233,918 00	
Railroad stocks and bonds,	32,300 00	
Cash loans on collateral security of stocks,	1,000 00	
Other cash loans,	51,662 75	
Cash on hand in the office of the Company,	2,491 20	
Cash deposited in the Shawmut National Bank,	5,039 70	
Net amount due from agents for premiums collected during the year,	1,263 73	
Premium notes taken for marine and inland risks, not yet due,	8,447 26	
Office and other premiums unpaid and in process of collection,	4,359 21	
Interest (not included above) accrued but not due,	1,153 87	
Gross present Assets,		\$549,805 72

## LIABILITIES.

Claimed, reported and supposed losses not yet adjusted,	\$4,640 57	
Cash dividends to stockholders, declared and unpaid,	340 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	75,109 10	
All other debts and obligations; viz., rents, \$1,500; salaries, \$500,	2,000 00	
Gross present Liabilities except Capital Stock,		82,089 67
Surplus as regards Policy-holders,		\$167,716 05
Paid-up Capital,		200,000 00
Surplus over Capital,		\$267,716 05

* Value of lands mortgaged, without buildings,	\$45,000 00
Value of buildings thereon,	25,000 00
Total value of mortgaged premises,	\$70,000 00



# SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated 1849. Commenced business 1851.]

EDMUND FREEMAN, *President.*

*Secretary,* SANFORD J. HALL.

*Office, Nos. 1, 2 and 3 Fort's Block, Main Street, Springfield.*

## DETAILED STATEMENT OF ASSETS.

### United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds of 1865, (old issue), . . . . .	\$100,000 00	\$107,000 00
“ “ 5-20 Registered Bonds of 1865, (new issue), . . . . .	70,000 00	76,825 00
“ “ 5-20 Registered Bonds of 1868, .	10,000 00	11,075 00
“ “ 6 per cent. Reg'd Bonds of 1881,	50,000 00	56,500 00
	<hr/>	<hr/>
	\$230,000 00	\$251,400 00

### National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
40 shares Agawam National Bank, Springfield, .	\$100	\$140	\$5,600 00
10 “ John Hancock Nat'l Bank, Springfield, .	100	125	1,250 00
104 “ Chicopee National Bank, Springfield, .	100	153	15,912 00
67 “ Pynchon National Bank, Springfield, .	100	146	9,782 00
14 “ Second National Bank, Springfield, .	100	167	2,338 00
150 “ Third National Bank, Springfield, .	100	140	21,000 00
100 “ Ware National Bank, Ware, . . . . .	100	125	12,500 00
34 “ First National Bank, Northampton, .	100	130	4,420 00
10 “ Monson National Bank, Monson, .	100	105	1,050 00
75 “ Merchants' National Bank, Boston, .	100	125	9,375 00
58 “ National Bank of Commerce, Boston, .	100	124	7,192 00
90 “ Atlas National Bank, Boston, . . . . .	100	120	10,800 00
139 “ Howard National Bank, Boston, . . . . .	100	108	15,012 00
100 “ Webster National Bank, Boston, . . . . .	100	110	11,000 00
21 “ Boylston National Bank, Boston, . . . . .	100	156	3,276 00
84 “ Eliot National Bank, Boston, . . . . .	100	120	10,080 00
50 “ Nat'l Bank of Commerce, New York, .	100	118	5,900 00
		<hr/>	<hr/>
			\$146,487 00

### Railroad Stocks and Bonds:—

1,000 shares Boston and Albany Railroad, . . . . .	\$100	\$150	\$150,000 00
150 “ Old Colony and Newport Railroad, . . . . .	100	95	14,250 00
83 “ Boston and Maine Railroad, . . . . .	100	150	12,450 00
60 “ Boston and Providence Railroad, . . . . .	100	145	8,700 00
75 “ Fitchburg Railroad, . . . . .	100	135	10,125 00
		<hr/>	<hr/>

*Amount carried forward, . . . . .* \$195,525 00

	Par val. per share.	Market val. per share.	Total Market val.
<i>Amount brought forward,</i> . . . . .			\$195,525 00
45 shares Connecticut River Railroad, . . . . .	\$100	\$135	6,075 00
32 " Worcester and Nashua Railroad, . . . . .	100	135	4,320 00
198 " Rome, Watertown and Ogdensburg Railroad, . . . . .	100	125	24,750 00
100 " Hartford and New Haven Railroad, . . . . .	100	125	12,500 00
Rome, Watertown and Ogdensburg Railroad 1st mortgage bonds, . . . . .	2,700	-	2,700 00
Potsdam and Watertown Railroad 1st mortgage bonds, . . . . .	7,000	-	7,000 00
St. Louis, Alton and Terre Haute Railroad 1st mortgage bonds, . . . . .	5,000	-	4,800 00
			<hr/>
			\$257,670 00

## Other Corporate Stocks, Bonds and Securities:—

66 shares Springfield Aqueduct Company, . . . . .	\$110	\$115	\$7,590 00
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## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
26 shares Third National Bank, Springfield, . . . . .	\$3,640 00	} \$6,600 00
57 " Cleveland, C. C. and I. Railroad, . . . . .	4,959 00	
24 " Third National Bank, Springfield, . . . . .	3,360 00	2,338 54
33 " Howard National Bank, Boston, . . . . .	3,564 00	3,300 00
1 bond Detroit, Monroe and Toledo Railroad, . . . . .	1,000 00	1,000 00
3 bonds Lake Erie and Wabash Railroad, . . . . .	3,000 00	3,000 00
10 shares Agawam National Bank, Springfield, . . . . .	1,400 00	1,000 00
9 " Chicopee National Bank, Springfield, . . . . .	1,377 00	800 00
20 " Shoe and Leather Nat'l Bank, N. York, . . . . .	2,500 00	} 8,000 00
60 " Central National Bank, New York, . . . . .	6,180 00	
10 " New London and Northern Railroad, . . . . .	1,100 00	800 00
15 " Boston and Albany Railroad, . . . . .	2,250 00	1,700 00
9 " Glasgow Company, So. Hadley Falls, . . . . .	990 00	} 5,000 00
16 " Gas Light Company, Springfield, . . . . .	2,000 00	
62 " Amer. Merchants' Union Express Co., . . . . .	2,604 00	
1 policy Charter Oak Life Ins. Co., Hartford, . . . . .	4,000 00	1,732 97
	<hr/>	<hr/>
	\$43,924 00	\$35,271 51

## Other Debts, Claims and Demands due the Company:—

	Cash value.
Rents due and accrued, . . . . .	\$666 66

## All other Assets and Property owned by the Company:—

Office furniture, . . . . .	\$2,363 07
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$75,000 00	
Loans on mortgage of real estate (first liens),*	92,163 33	
Cash market value of U. S. stocks and securities,	251,400 00	
National bank stocks, . . . . .	146,487 00	
Railroad stocks and bonds, . . . . .	257,670 00	
Other corporate stocks, bonds and securities, . . . . .	7,590 00	
Cash loans on collateral security, . . . . .	35,271 51	
Cash on hand in the office of the Company, . . . . .	3,686 44	
Cash deposited in the Agawam National Bank, . . . . .	6,254 41	
Cash deposited in the Third National Bank, . . . . .	12,509 81	
Net amount due from agents for premiums collected during the year, . . . . .	35,700 00	
Other debts, claims and demands due the Company, . . . . .	666 66	
Interest (not included above) due and not paid, \$1,163.97; accrued but not due, \$2,174.74, . . . . .	3,338 71	
All other assets and property, . . . . .	2,363 07	
Gross present Assets, . . . . .	—————	\$930,100 94

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$20,046 48	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	11,087 34	
Claims for losses disputed or resisted, . . . . .	11,350 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	261,056 80	
Gross present Liabilities, except Capital Stock, . . . . .	—————	303,540 62
Surplus as regards Policy-holders, . . . . .		\$626,560 32
Paid-up Capital, . . . . .		500,000 00
Surplus over Capital, . . . . .		\$126,560 32

* Value of lands mortgaged, without buildings, . . . . .	\$145,800 00
Value of buildings thereon, . . . . .	154,500 00
Total value of mortgaged premises, . . . . .	\$300,300 00
Amount of insurance held as collateral, . . . . .	67,550 00



## SUFFOLK FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February, 1859. Commenced business April, 1859.]

JAMES H. LUNT, *President.**Secretary,* EDWARD FOSTER.*Office, No. 79 State Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Gold Bonds of 1881, .	\$21,000 00	\$23,205 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
100 shares 'Traders' National Bank, Boston, .	\$100	\$110	\$11,000 00
100 " North National Bank, Boston, . .	100	121	12,100 00
75 " Shawmut National Bank, Boston, .	100	122 $\frac{3}{4}$	9,206 25
35 " Merchants' National Bank, Boston, .	100	127	4,445 00
150 " Revere National Bank, Boston, .	100	117	17,550 00
150 " Atlas National Bank, Boston, . .	100	120	18,000 00
50 " Bay State National Bank, Lawrence, .	75	90	4,500 00
22 " Commerce National Bank, Boston, .	100	124	2,728 00
100 " North America National B'k, Boston,	100	110	11,000 00
100 " Continental National Bank, Boston, .	100	118 $\frac{1}{2}$	11,850 00
20 " Massachusetts National Bank, Boston,	250	315 $\frac{5}{8}$	6,312 50
50 " Maverick National Bank, Boston, .	100	116	5,800 00
100 " Blackstone National Bank, Boston, .	100	142	14,200 00
32 " Atlantic National Bank, Boston, .	100	130	4,160 00
50 " Third National Bank, Boston, . .	100	146 $\frac{1}{2}$	7,325 00
			<hr/>
			\$140,176 75

## Railroad Stocks:—

100 shares Boston and Providence Railroad, .	\$100	\$145	\$14,500 00
11 " Boston and Maine Railroad, . .	100	148	1,628 00
150 " Eastern Railroad, . . . .	100	120	18,000 00
19 " Portsmouth, Great Falls and Conway Railroad, . . . .	100	100	*950 00
100 " Ogdensburg and Lake Champlain Railroad (preferred), . . . .	100	107	10,700 00
450 " Cheshire Railroad (preferred), . .	100	85	38,250 00
			<hr/>
			\$84,028 00

## Securities held as collateral for Cash Loans:—

	Market value.	Loaned thereon.
50 shares Suffolk Fire Insurance Company, .	\$7,250 00	\$5,298 02
10 " Suffolk Fire Insurance Company, .	1,450 00	1,000 00
50 " Cheshire Railroad (preferred), . .	4,250 00	3,480 00
10 " Traders' National Bank, . . . .	1,100 00	200 00
		<hr/>
		\$14,050 00
		<hr/>
		\$9,978 02

\* 50 per cent. paid up.

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$23,205 00	
National bank stocks, . . . . .	140,176 75	
Railroad stocks, . . . . .	84,028 00	
Cash loans on collateral security of stocks, . .	9,978 02	
Cash on hand in the office of the Company, .	2,099 00	
Cash deposited in the Traders' National Bank, .	7,054 40	
Net amount due from agents for premiums collected during the year, . . . . .	13,384 08	
Interest (not included above) accrued but not due,	3,362 40	
Gross present Assets, . . . . .	<u>          </u>	\$283,287 65

## LIABILITIES.

Adjusted losses and claims, due and unpaid, .	\$10,370 00	
Cash dividends to stockholders, declared and unpaid, . . . . .	615 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	61,113 31	
Gross present Liabilities, except Capital Stock, <u>          </u>		72,098 31
Surplus as regards Policy-holders, . . . . .		\$211,189 34
Paid-up Capital, . . . . .		<u>150,000 00</u>
Surplus over Capital, . . . . .		\$61,189 34

## TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated 1848. Commenced business June, 1848.]

CHAS. B. COBURN, *President.*                      *Secretary,* EDWARD F. SHERMAN.  
*Office, No. 27 Central Street, Lowell.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Bonds of 1881, . . . . .	\$12,500 00	\$14,125 00
"    "    Bonds of 1864, . . . . .	4,500 00	4,848 00
"    "    Bonds of 1865, Registered, . .	4,000 00	4,400 00
"    "    Bonds of 1867, Registered, . .	25,000 00	27,625 00
"    "    Bonds of 1868, . . . . .	5,000 00	5,525 00
	<u>\$51,000 00</u>	<u>\$56,523 00</u>

County and City Bonds:—

Cook County Bonds, . . . . .	\$2,500 00	\$2,471 87
City of Salem, . . . . .	1,000 00	1,005 00
City of Boston, . . . . .	5,000 00	5,150 00
[Accrued interest included.]	<u>\$8,500 00</u>	<u>\$8,626 87</u>

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
70 shares National Bank of Commerce, Boston, .	\$100	\$122	\$8,540 00
58 " Howard National Bank, Boston, .	100	108	6,264 00
40 " Revere National Bank, Boston, .	100	117	4,680 00
60 " Eliot National Bank, Boston, .	100	119	7,140 00
15 " National Bank of Republic, Boston, .	100	130	1,950 00
23 " Railroad National Bank, Lowell, .	100	120	2,760 00
45 " Merchants' National Bank, Lowell, .	100	120	5,400 00
14 " Old Lowell National Bank, Lowell, .	100	125	1,750 00
34 " Prescott National Bank, Lowell, .	100	125	4,250 00
30 " Pemberton National Bank, Lawrence, .	100	150	4,500 00
			<hr/>
			\$47,234 00

## Railroad Stocks and Bonds:—

10 shares Stony Brook Railroad, . . .	\$100	\$100	\$1,000 00
5 " Boston and Lowell Railroad, . .	500	670	3,350 00
10 " Lowell and Lawrence Railroad, . .	100	100	1,000 00
1 bond Lowell and Lawrence Railroad, . .	1,000	1,000	1,000 00
			<hr/>
			\$6,350 00

## Other Corporate Stocks:—

2 shares Merrimack Manufacturing Company, .	\$1,000	\$1,175	\$2,350 00
1 " Hamilton Manufacturing Company, .	1,000	650	650 00
5 " Massachusetts Cotton Mills, . . .	1,000	900	4,500 00
5 " Lowell Manufacturing Company, . .	690	960	4,800 00
10 " Bates Manufacturing Company, . .	100	85	850 00
			<hr/>
			\$13,150 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
1 share Merrimack Manufacturing Company, .	\$1,175 00	\$800 00
1 " Merchants' National Bank, . . .	1,200 00	500 00
		<hr/>
		\$2,375 00      \$1,300 00

## Other Debts, Claims and Demands due the Company:—

	Cash value.
Dividend Merrimack Manufacturing Company, . . . .	\$80 00
" Boston and Lowell Railroad, . . . .	115 00
" Massachusetts Cotton Mills, . . . .	230 00
" Lowell and Lawrence Railroad Bond, . . . .	33 15
	<hr/>
	\$458 15

## All other Assets and Property owned by the Company:—

Stamps, . . . . .	\$25 00
Office furniture, . . . . .	70 00
	<hr/>
	\$95 00



## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$49,897 35	
Cash market value of U. S. stocks and securities,	56,523 00	
County and city bonds,	8,626 87	
National bank stocks,	47,234 00	
Railroad stocks and bonds,	6,350 00	
Other corporate stocks, bonds and securities,	13,150 00	
Cash loans on collateral security of stocks,	1,300 00	
Cash deposited in the Prescott National Bank,	5,988 81	
Net amount due from agents for premiums collected during the year,	1,352 77	
Office and other premiums unpaid and in process of collection,	78 75	
Other debts, claims and demands due the Company,	458 15	
Interest (not included above) due and not paid,		
\$215 49; accrued but not due, \$1,130.68,	1,346 17	
All other assets and property,	95 00	
Gross present Assets,		\$192,400 87

## LIABILITIES.

Claims for losses disputed or resisted,	\$1,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	15,493 34	
All other debts and obligations; viz., rents, \$15; salaries, \$100; office, agency and incidental expenses, \$25,	140 00	
Gross present Liabilities, except Capital Stock,		16,633 34
Surplus as regards Policy-holders,		\$175,767 53
Paid-up Capital,		100,000 00
Surplus over Capital,		\$75,767 53

* Value of lands mortgaged, without buildings,	\$29,750 00
Value of buildings thereon,	79,300 00
Total value of mortgaged premises,	\$109,050 00
Amount of insurance held as collateral,	45,000 00

## TREMONT INSURANCE COMPANY, BOSTON.

[Incorporated February 6, 1867. Commenced business December 9, 1868.]

GEORGE M. DEXTER, *President.**Secretary,* JOSEPH H. WELLMAN,*Office, No. 68 State Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company :—

	Par value.	Market value.
United States 10-40 Bonds, . . . . .	\$15,000 00	\$16,050 00

## State and City Bonds :—

State of Massachusetts bonds, . . . . .	\$32,000 00	\$32,020 00
City of Charlestown bonds, . . . . .	10,000 00	10,000 00
City of Chicago bonds, . . . . .	10,000 00	9,900 00
City of Boston bonds, . . . . .	7,000 00	7,070 00
	<hr/>	<hr/>
	\$59,000 00	\$58,990 00

## Railroad Stocks and Bonds :—

Old Colony Railroad bonds, . . . . .	\$26,000 00	\$26,710 00
Eastern Railroad bonds, . . . . .	21,000 00	20,160 00
Lowell Railroad bonds, . . . . .	13,000 00	13,000 00
Western Railroad bonds, . . . . .	25,000 00	25,250 00
60 shares Boston and Albany Railroad, . . . . .	6,000 00	9,300 00
	<hr/>	<hr/>
	\$91,000 00	\$94,420 00

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
37 shares Hamilton Bank, . . . . .	\$34,200 00	\$20,000 00
75 " Columbian Bank, . . . . .		
30 " Boston and Lowell Railroad, . . . . .		
\$10,000 Pacific Mills, . . . . .	16,350 00	10,000 00
200 shares Boston and Albany Railroad, . . . . .	30,000 00	20,000 00
United States Bonds, . . . . .	5,000 00	4,000 00
Lewiston Mills, . . . . .	5,000 00	5,000 00
	<hr/>	<hr/>
	\$90,550 00	\$59,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens), . . . . .	\$35,100 00
Cash market value of U. S. stocks and securities, . . . . .	16,050 00
State and city bonds, . . . . .	58,990 00
Railroad stocks and bonds, . . . . .	94,420 00
Cash loans on collateral security of stocks and bonds, . . . . .	59,000 00
Cash on hand in the office of the Company, . . . . .	191 37
Cash deposited in the Third National Bank, . . . . .	10,424 60

*Amount carried forward, . . . . .* \$274,175 97

Amount brought forward, . . . . .	\$274,175 97	
Net amount due from agents for premiums collected during the year, . . . . .	15,121 37	
Salvages and savings on losses already paid, . . . . .	379 21	
Interest accrued but not due, . . . . .	4,866 00	
Gross present Assets, . . . . .	<u>          </u>	\$294,542 55

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	\$12,745 67	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	2,100 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	97,488 25	
Gross present Liabilities, except Capital Stock, <u>          </u>		112,333 92
Surplus as regards Policy-holders, . . . . .		\$182,208 63
Paid-up Capital, . . . . .	\$200,000 00	
Net present Assets, . . . . .	<u>182,208 63</u>	
Impairment of Capital, . . . . .	\$17,791 37	

## WASHINGTON INSURANCE COMPANY, BOSTON.

[Incorporated February 7, 1824. Commenced business December 14, 1824.]

ISAAC SWEETSER, *President.**Secretary,* BENJAMIN SWEETSER.*Office, No. 72 State Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Registered Gold Bonds of 1881, . . . . .	\$50,000 00	\$55,250 00
“ “ 5-20 6 per cent. Gold Bonds of 1867, . . . . .	10,500 00	11,287 50
“ “ 6 per cent. Registered Currency Bonds of 1898 (Pacific Railroad), <u>          </u>	60,000 00	66,300 00
	<u>\$120,500 00</u>	<u>\$132,837 50</u>

## City Bonds:—

City of Charlestown 6 per cent. Bonds, . . . . .	\$50,000 00	\$49,125 00
City of Bangor, Maine, Bonds (Railroad), . . . . .	25,000 00	21,500 00
	<u>\$75,000 00</u>	<u>\$70,625 00</u>



## National Bank Stocks:—

		Par val. per share.	Market val. per share.	Total Market val.
300 shares	Atlas National Bank, Boston, . .	\$100	\$120	\$36,000 00
60	“ Boylston National Bank, Boston, .	100	153 $\frac{1}{4}$	9,195 00
213	“ Columbian National Bank, Boston, .	100	127	27,051 00
150	“ Continental National Bank, Boston, .	100	118 $\frac{1}{2}$	17,775 00
105	“ Freeman's National Bank, Boston, .	100	140	14,700 00
60	“ Massachusetts National Bank, Boston,	250	315 $\frac{5}{8}$	18,937 50
100	“ Market National Bank, Boston, . .	100	117	11,700 00
117	“ North National Bank, Boston, . .	100	121	14,157 00
104	“ New England National Bank, Boston,	100	141 $\frac{3}{4}$	14,742 00
131	“ National City Bank, Boston, . .	100	109	14,279 00
103	“ National Union Bank, Boston, . .	100	143	14,729 00
50	“ National Webster Bank, Boston, . .	100	108	5,400 00
60	“ Old Boston National Bank, Boston, .	50	70	4,200 00
150	“ Suffolk National Bank, Boston, . .	100	131 $\frac{3}{4}$	19,762 50
265	“ Second National Bank, Boston, . .	100	151	40,015 00
214	“ State National Bank, Boston, . .	100	107 $\frac{3}{4}$	23,058 50
66	“ Tremont National Bank, Boston, . .	100	128	8,448 00
				<hr/>
				\$294,149 50

## Railroad Stocks and Bonds:—

240 shares	Boston and Albany Railroad, . .	\$100	\$149 $\frac{1}{2}$	\$35,880 00
100	“ Eastern Railroad in New Hampshire, .	100	121	12,000 00
100	“ Fitchburg Railroad, . . . .	100	132	13,200 00
222	“ Old Colony and Newport Railway, .	100	94 $\frac{3}{4}$	21,034 50
100	“ Ogdensburg and Lake Champlain Rail- road (preferred), . . . .	100	107	10,700 00
300	“ Ogdensburg and Lake Champlain Railroad (common), . . . .	100	86	25,800 00
250	“ Philadelphia, Wilmington and Balti- more Railroad, . . . .	50	50	12,500 00
218	“ Rutland Railroad (preferred), . .	100	79 $\frac{1}{2}$	17,331 00
12	“ Portsmouth, Great Falls and Conway Railroad, . . . .	100	100	1,200 00
7	“ Vermont and Canada Railroad, . .	100	104	728 00
10 bonds	Old Colony and Newport Railway, 6 per cent., . . . .	1,000	950	9,500 00
10	“ Union Pacific First Mortgage Gold 6 per cent., . . . .	1,000	740	7,400 00
15	“ Union Pacific Land Grants (currency) 7 per cent, . . . .	1,000	560	8,400 00
20	“ Lake Superior and Mississippi Railroad (first mortgage) Gold Bonds, . .	-	900	17,550 00
3	“ Rutland Railroad 7 per cent., . .	-	79 $\frac{1}{2}$	874 50
				<hr/>
				\$194,098 00

## Other Corporate Stocks, Bonds and Securities :—

	Par val. per share.	Market val. per share.	Total Market val.
95 shares Relief Steamboat Company Stock, .	\$100	—	\$100 00
36 “ National Dock and Warehouse Com- pany Stock, . . . . .	100	\$70	2,520 00
\$4,100 Boston Screw Company Bonds, . .	100	100	4,100 00
			<hr/> \$6,720 00

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
50 shares Franklin Insurance Company, Boston,	\$5,750 00	\$3,500 00
Union Pacific Railroad (Income Bonds), 10 per cent., . . . . .	5,250 00	10,000 00
Iowa Falls and Sioux City Railroad 7 per cent., .	3,400 00	
Sioux City and Pacific Railroad 6 per cent., .	4,000 00	
Sioux City and Pacific Railroad 6 per cent., .	400 00	
European and North American Railroad 6 per ct.,	11,200 00	10,000 00
250 shares Metropolitan Steamship Company, .	18,750 00	15,000 00
	<hr/> \$48,750 00	<hr/> \$38,500 00

## Other Debts, Claims and Demands due the Company :—

	Cash value.
Notes receivable, . . . . .	\$768 06
Due from other insurance companies in account of repairs to steam-pump at Key West, . . . . .	341 49
	<hr/> \$1,109 55

## All other Assets and Property owned by the Company :—

China Mutual Insurance Company		
Scrip, various issues amounting to .	\$2,886 50	} \$3,506 50
New England Insurance Company		
Scrip, various issues amounting to .	570 00	
Delaware Mutual Safety Ins. Company		
Scrip, various issues amounting to .	50 00	} 1,454 50
Interest on steamship “Ontario,” .		
		<hr/> \$3,954 50

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$25,500 00
Cash market value of U. S. stocks and securities,	132,837 50
City bonds, . . . . .	70,625 00
<i>Amount carried forward,</i> . . . . .	<hr/> \$228,962 50

* Value of lands mortgaged, without buildings, . . . . .	\$32,500 00
Value of buildings thereon, . . . . .	33,000 00
Total value of mortgaged premises, . . . . .	<hr/> \$65,500 00
Amount of insurance held as collateral, . . . . .	20,000 00

<i>Amount brought forward,</i>	\$228,962 50	
Cash market value of National bank stocks,	294,149 50	
Railroad stocks and bonds,	194,098 00	
Other corporate stocks, bonds and securities,	6,720 00	
Cash loans on collateral security of stocks and bonds,	38,500 00	
Cash on hand in the office of the Company,	2,730 79	
Cash deposited in the Columbian National Bank,	59,545 99	
Net amount due from agents for premiums collected during the year,	480 42	
Premium notes taken for marine and inland risks, not yet due,	142,347 14	
Premium notes taken for marine and inland risks, overdue and not paid, \$9,042.72. Actual value thereof,	8,848 72	
Office and other premiums unpaid and in process of collection,	1,108 23	
Salvages and savings on losses already paid,	500 00	
Other debts, claims and demands due the Company,	1,109 55	
Interest (not included above) accrued but not due,	2,919 58	
All other assets and property,	3,954 50	
Gross present Assets,	—————	\$985,974 92

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$17,000 00	
Claimed, reported and supposed losses, not yet adjusted,	50,050 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	153,075 31	
Due or to become due to other companies for re-insurance premiums,	532 16	
State and local taxes, due or accrued,	451 72	
All other debts and obligations; viz., rents, \$3,825 24; office, agency and incidental expenses, \$141.88,	3,967 12	
Gross present Liabilities, except Capital Stock,	—————	225,076 31
Surplus as regards Policy-holders,		\$760,898 61
Paid-up Capital,		300,000 00
Surplus over Capital,		\$460,898 61



ABSTRACT OF ANNUAL STATEMENTS.

	AMERICAN. (Fire-Marine.) Boston.	BAY STATE FIRE. Worcester.	BEVERLY. (Fire-Marine.) Beverly.	BOSTON. (Fire-Marine.) Boston.	BOYLSTON FIRE & MARINE. Boston.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$300,000 00	\$104,800 00	\$30,000 00	\$300,000 00	\$300,000 00
actually paid up in cash, . . . . .	300,000 00	104,800 00	30,000 00	300,000 00	300,000 00
par and cash market values of each share, . . . . .	\$100 \$180	\$100 \$100	\$100 \$100	\$100 \$130	\$100 \$280
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$844,481 21	\$196,275 23	\$41,831 39	\$678,739 89	\$933,255 90
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$182,191 04	\$60,792 96	\$9,611 53	\$190,959 65	\$219,215 54
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$28,075 89	\$89,171 54	\$460 06	\$37,975 14	\$70,203 58
for marine premiums, . . . . .	132,264 07	- -	11,633 20	130,622 42	176,866 90
for interest on mortgages of real estate, . . . . .	- -	- -	- -	820 00	- -
for interest and dividends from other sources, . . . . .	49,767 56	13,900 60	2,780 46	40,924 32	59,439 81
actually received for rents, . . . . .	2,700 00	- -	- -	- -	4,646 90
from all other sources, . . . . .	- -	- -	100 00 <sup>a</sup>	3,758 81 <sup>4</sup>	7,511 58 <sup>5</sup>
Gross Cash Income, . . . . .	\$213,407 52	\$103,072 14	\$14,973 72	\$214,100 69	\$318,668 77
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$11,330 43	\$49,307 35	- -	\$18,435 27	\$16,668 01
for marine losses, . . . . .	85,610 01	- -	10,112 32	\$137,072 84	127,344 67
for dividends to stockholders, . . . . .	68,890 00	10,480 00	2,250 00	35,988 00	90,000 00
for brokerage and commissions on premiums, . . . . .	2,783 26	12,577 60	223 70	5,624 63	3,775 01
for salaries and pay of officers and employees, . . . . .	10,156 00	4,099 97	1,102 31	14,412 00	23,711 65
for National taxes and duties, . . . . .	3,534 89	2,239 53	- -	2,254 34	6,129 24
for State and local taxes, . . . . .	9,224 15	2,540 64	687 17	7,689 25	13,503 68
for office, agency and incidental expenses, . . . . .	5,118 45	4,158 75	- -	12,178 92	11,926 42
Gross Cash Expenditures, . . . . .	\$196,647 19	\$85,403 84	\$14,375 50	\$233,655 25	\$293,058 68

## GENERAL ITEMS.

Whole amount of fire risks outstanding at end of year, . of marine risks outstanding at end of year, . of fire risks written during the year, . . . . . of marine risks written during the year, . . . . . of fire premiums charged or receivable thereon, . of marine premiums charged or receivable thereon, . of fire risks terminated during the year, . . . . . of marine risks terminated during the year, . . . . . of fire losses incurred during the year, . . . . . of marine losses incurred during the year, . . . . . of fire losses incurred during the year on risks written in Massachusetts, . . . . . of marine losses incurred during the year on risks written in Massachusetts, . . . . . of notes received during the year for fire risks, and not paid, . . . . . of notes received during the year for marine risks, and not paid, . . . . . of dividends declared to stockholders during the year, . of premium deposit received during the year on perpetual fire risks, . . . . . of premium deposits actually returned during year, . No. of States in which the Co. has agencies established, . of agents employed out of its own State, . . . . . Average annual percentage of dividends on capital stock, .	\$3,773,267 00 3,664,262 00 4,658,508 00 5,411,463 00 29,643 14 94,879 44 4,705,475 00 5,917,517 00 10,133 69 145,610 01 7,074 65 145,112 38 712 42 56,551 59 60,000 00 - - 1 2 14 <sup>4</sup> / <sub>10</sub> per cent.	\$7,073,131 00 - 6,945,247 00 - 95,426 21 - 5,431,783 00 - 52,899 61 - 16,263 55 - - - 10,480 00 - - - - - 6 <sup>9</sup> / <sub>20</sub> per cent.	\$45,625 00 64,900 00 57,925 00 114,050 00 404 11 9,321 00 5,300 00 49,150 00 - - - - - 5,219 00 2,250 00 - - - - - 5 <sup>1</sup> / <sub>2</sub> per cent.	\$6,812,669 00 4,132,723 00 8,156,308 00 12,168,029 00 50,271 05 131,378 57 8,577,318 00 12,832,125 00 18,435 27 132,184 03 14,948 34 132,184 03 1,535 75 78,232 27 36,000 00 - - - 2 1 11 <sup>61</sup> / <sub>100</sub> per cent.	\$9,402,687 00 5,884,881 00 11,399,632 00 9,847,203 00 69,898 90 141,157 21 11,591,900 00 11,106,800 00 21,668 01 130,165 67 21,668 01 130,165 67 - - 90,000 00 - - - - - 13 <sup>83</sup> / <sub>100</sub> per cent.
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<sup>1</sup> See Detailed Statements, on page 130, *et seq.*<sup>2</sup> Salvage.<sup>3</sup> The Company answers, "do not know."<sup>4</sup> Sale of Boston and Albany Rights, \$3,462.83; dividend on claim, \$295.98.  
<sup>5</sup> Received from debts previously charged to profit and loss, \$5,724.08; from scrip received on re-insurance policies, \$1,787.50.



	CITY FIRE. Boston.	ELIOT FIRE. Boston.	EQUITABLE MARINE. Provincetown.	EXCHANGE. (Fire.) Lynn.	FIREMEN'S. (Fire.) Boston.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$200,000 00	\$300,000 00	\$50,000 00	\$100,000 00	\$300,000 00
of capital actually paid up in cash, . . . . .	200,000 00	300,000 00	17,000 00	100,000 00	300,000 00
par and cash market values of each share, . . . . .	\$50    \$72 50	\$100    \$205	\$100    \$100	-       - <sup>6</sup>	\$25       \$78
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$399,426 61	\$672,212 12	\$42,128 77	\$111,091 75	\$1,038,329 72
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$27,290 50	\$71,290 28	\$17,112 23	\$11,000 94	\$203,468 76
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$33,740 51	\$96,084 99	-       -	\$16,859 97	\$172,488 10
for marine premiums, . . . . .	-       -	-       -	\$12,657 11	426 93	-       -
for interest on mortgages of real estate, . . . . .	3,702 80	5,190 56	-       -	1,155 69	13,919 75
for interest and dividends from other sources, . . . . .	23,433 18	40,488 96	2,040 00	2,606 56	55,100 12
actually received for rents, . . . . .	-       -	-       -	-       -	-       -	3,800 00
from all other sources, . . . . .	-       -	1,477 88 <sup>2</sup>	-       -	-       -	-       -
Gross Cash Income, . . . . .	\$60,876 49	\$143,242 39	\$14,697 11	\$21,049 15	\$245,307 97
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$10,223 35	\$60,578 19	-       -	\$6,593 81	\$134,658 30
for marine losses, . . . . .	-       -	-       -	\$4,028 32	-       -	-       -
for dividends to stockholders, . . . . .	20,212 50	59,866 00	6,000 00	-       -	95,891 00
for brokerage and commissions on premiums, . . . . .	1,634 23	4,949 25	205 48	1,129 25	6,611 15
for salaries and pay of officers and employes, . . . . .	5,962 50	14,550 00	549 36	2,712 75	13,129 33
for National taxes and duties, . . . . .	1,770 53	2,813 40	404 80	159 79	9,290 32
for State and local taxes, . . . . .	4,820 34	9,832 91	856 58	133 06	15,695 20
for office, agency and incidental expenses, . . . . .	5,494 24	8,842 24 <sup>3</sup>	3 46 <sup>4</sup>	2,221 89 <sup>5</sup>	2,266 68
Gross Cash Expenditures, . . . . .	\$50,117 69	\$161,431 99	\$12,048 00	\$12,950 55	\$277,541 98

## GENERAL ITEMS.

Whole amount of fire risks outstanding at end of year, .  
 of marine risks outstanding at end of year, .  
 of fire risks written during the year, .  
 of marine risks written during the year, .  
 of fire premiums charged or receivable thereon, .  
 of marine premiums charged or receivable thereon, .  
 of fire risks terminated during the year, .  
 of marine risks terminated during the year, .  
 of fire losses incurred during the year, .  
 of marine losses incurred during the year, .  
 of fire losses incurred during the year on risks written in Massachusetts, .  
 of marine losses incurred during the year on risks written in Massachusetts, .  
 of notes received during the year for fire risks, and not paid, .  
 of notes received during the year for marine risks, and not paid, .  
 of dividends declared to stockholders during the year, .  
 of premium deposit received during the year on perpetual fire risks, .  
 of premium deposits actually returned during year, .  
 of States in which the Co. has agencies established, .  
 of agents employed out of its own State, .  
 Average annual percentage of dividends on capital stock,

\$4,414,553 00	\$11,283,554 00	-	\$1,432,155 00	\$22,065,959 00
-	-	\$108,431 00	-	-
4,671,314 00	11,341,526 00	-	1,965,213 91	17,601,502 00
-	-	282,019 00	52,734 65	-
37,679 01	103,654 32	-	22,499 94	181,016 95
-	-	9,967 76	589 43	-
4,514,725 00	11,727,690 00	-	279,358 66	17,940,503 00
-	-	163,588 00	52,734 65	-
10,480 70	59,278 19	-	7,843 81	143,670 07
-	-	15,392 62	-	-
10,577 35	34,427 09	-	1,261 84	108,030 04
-	-	15,392 62	-	-
-	-	-	-	-
-	-	-	-	-
20,000 00	60,000 00	-	-	84,000 00
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
1	2	1	2	1
-	1	-	1	-
8½ per cent.	12½ per cent.	-	-	16½ per ct.

<sup>1</sup> See Detailed Statements, on page 142, *et seq.*

<sup>4</sup> Interest on borrowed money.

<sup>2</sup> Balance of profit on exchange of investments.

<sup>6</sup> Office, agency and incidental expenses, \$1,797.90; stamps, \$423.99.

<sup>6</sup> Par and market value not returned.

<sup>3</sup> Including iron safe, \$2,530.

	FIRST NATIONAL FIRE. Worcester.	FRANKLIN. (Fire-Marine.) Boston.	GLOUCES'R FIRE. (Fire-Marine.) Gloucester.	HIDE & LEATHER. (Fire-Marine.) Boston.	HOWARD FIRE. Boston.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . .	\$100,000 00	\$300,000 00	\$100,000 00	\$300,000 00	\$200,000 00
of capital actually paid up in cash, . . .	100,000 00	300,000 00	100,000 00	300,000 00	200,000 00
par and cash market values of each share, Assets.	\$100 <sup>2</sup>	\$100 \$116	\$100 \$100	\$100 \$96	\$100 \$140
Gross present Assets, <sup>1</sup> . . .	\$157,356 12	\$541,908 14	\$118,751 04	\$419,211 34	\$358,641 79
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . .	\$68,149 58	\$127,004 64	\$13,120 88	\$127,754 27	\$43,935 82
<b>INCOME</b>					
Cash actually received for fire premiums, . . .	\$113,543 80	\$67,751 49	\$4,129 29	\$162,548 03	\$60,691 04
for marine premiums, . . .	-	48,216 57	3,910 00	77,650 10	-
for interest on mortgages of real estate, . . .	1,867 39	276 00	517 45	7,794 24	7,895 10
for interest and dividends from other sources, . . .	7,068 32	35,381 06	4,641 69	17,950 92	17,934 57
actually received for rents, . . .	-	-	-	-	950 00
from all other sources, . . .	27,000 00 <sup>3</sup>	-	-	-	312 67 <sup>6</sup>
Gross Cash Income, . . .	\$149,479 51	\$151,625 12	\$13,198 43	\$265,943 29	\$87,783 38
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . .	\$92,373 34	\$55,497 29	-	\$102,853 89	\$21,625 71
for marine losses, . . .	-	31,522 21	\$2,649 29	93,759 21	-
for dividends to stockholders, . . .	3,500 00	30,000 00	-	12,000 00	20,185 00
for brokerage and commissions on premiums, . . .	18,555 41	5,435 25	119 80	26,204 88	5,824 65
for salaries and pay of officers and employees, . . .	4,000 00	10,599 62	-	11,466 42	7,512 00
for National taxes and duties, . . .	3,597 50	4,344 48	28 22	2,909 79	2,339 28
for State and local taxes, . . .	2,687 46	6,429 16	859 74	10,318 88	5,108 15
for office, agency and incidental expenses, . . .	5,726 93 <sup>4</sup>	8,284 00 <sup>5</sup>	270 71	28,273 43	8,595 74 <sup>7</sup>
Gross Cash Expenditures, . . .	\$130,440 64	\$152,112 01	\$3,927 76	\$287,786 50	\$71,190 53



GENERAL ITEMS.

Whole amount of fire risks outstanding at end of year, . . . . .	\$6,577,192 00	\$8,625,762 00	\$660,200 00	\$13,850,469 80	\$6,513,393 00
of marine risks outstanding at end of year, . . . . .	- - -	2,744,960 00	93,145 00	511,231 00	- - -
of fire risks written during the year, . . . . .	7,974,180 00	9,706,315 00	729,286 00	18,224,387 55	6,161,814 00
of marine risks written during the year, . . . . .	- - -	2,760,950 00	435,808 00	2,984,421 00	- - -
of fire premiums charged or receivable thereon, . . . . .	128,792 50	71,565 98	5,289 00	176,892 79	63,950 02
of marine premiums charged or receivable thereon, . . . . .	- - -	51,043 78	11,770 88	67,525 54	- - -
of fire risks terminated during the year, . . . . .	5,358,159 00	7,897,986 00	69,086 00	13,979,016 75	5,265,381 00
of marine risks terminated during the year, . . . . .	- - -	3,435,863 00	342,663 00	3,687,009 82	- - -
of fire losses incurred during the year, . . . . .	103,626 64	40,853 58	- - -	113,040 39	19,835 23
of marine losses incurred during the year, . . . . .	- - -	25,633 05	- - -	92,912 37	- - -
of fire losses incurred during the year on risks writ- ten in Massachusetts, . . . . .	44,509 94	- - -	- - -	41,655 91	19,835 23
of marine losses incurred during the year on risks written in Massachusetts, . . . . .	- - -	- - -	2,649 29	80,066 72	- - -
of notes received during the year for fire risks, and not paid, . . . . .	- - -	- - -	- - -	- - -	- - -
of notes received during the year for marine risks, and not paid, . . . . .	- - -	- - -	- - -	- - -	- - -
of dividends declared to stockholders during the year, of premium deposit received during the year on per- petual fire risks, . . . . .	3,500 00	31,567 11 30,000 00	7,397 92 - - -	55,895 36 12,000 00	- - - 20,000 00
of premium deposits actually returned during year, . . . . .	- - -	- - -	- - -	- - -	- - -
of States in which the Co has agencies established, . . . . .	- - -	- - -	- - -	- - -	- - -
of agents employed out of its own State, . . . . .	7 77	- - - - - -	1 - - -	13 22	3 2
Average annual percentage of dividends on capital stock, . . . . .	3½ per cent.	9 per cent.	- - -	4 per cent.	7⅞ per cent.

1 See Detailed Statements, on page 151, et seq.  
2 Par value not returned.  
3 Received from stockholders.  
4 Office, agency and incidental expenses, \$5,164.43; depreciation of U. S. Bonds, \$562.50  
5 Rent, \$5,000; taxes, \$824; marine and fire board stamps, &c., \$2,460.00.  
6 Sale of safe, \$180; commissions, \$31.45; examining committee for loans, \$132.22.  
7 Office, agency and incidental expenses, \$2,391.20; rent, \$5,862.50; bank interest on assignment of notes, \$342.04.

	INDEPENDENT. (Fire-Marine.) Boston.	LAWRENCE FIRE* (Fire.) Boston.	MANUFACTURERS. (Fire-Marine.) Boston.	MERCANTILE MARINE. Boston.	MERCHANTS'. (Fire-Marine.) Boston.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding Capital, . . .	\$300,000 00	\$250,000 00	\$400,000 00	\$300,000 00	\$500,000 00
of capital actually paid up in cash, . . .	300,000 00	250,000 00	400,000 00	300,000 00	500,000 00
par and cash market values of each share, . . .	\$100 \$100	\$100 - <sup>s</sup>	\$100 \$290	\$100 \$140	\$100 \$185
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . .	\$646,047 92	\$262,501 88	\$1,480,463 89	\$594,298 62	\$958,558 66
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . .	\$235,310 52	\$6,361 40	\$475,462 58	\$69,272 52	\$140,190 56
<b>INCOME.</b>					
Cash actually received for fire premiums, . . .	\$269,406 02	\$13,009 31	\$153,437 72	- -	\$85,576 98
for marine premiums, . . .	174,243 54	- -	85,585 59	\$67,954 09	64,950 60
for interest on mortgages of real estate, . . .	2,490 28	75 00	3,878 85	- -	28 00
for interest and dividends from other sources, . . .	33,181 42	10,664 04	93,359 64	43,327 83	51,531 84
actually received for rents, . . .	- -	- -	7,872 93	- -	7,000 00
from all other sources, . . .	- -	- -	- -	- -	819 72 <sup>e</sup>
Gross Cash Income, . . .	\$479,321 26	\$23,748 35	\$344,134 73	\$111,281 92	\$209,907 14
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . .	\$239,532 96	\$816 51	\$39,872 53	- -	\$46,955 88
for marine losses, . . .	113,306 22	- -	71,185 25	\$63,852 42	31,422 93
for dividends to stockholders, . . .	21,000 00	- -	120,000 00	44,465 00	90,000 00
for brokerage and commissions on premiums, . . .	97,521 61 <sup>2</sup>	502 54	27,166 20	64 13	5,085 32
for salaries and pay of officers and employes, . . .	- -	4,562 40	19,950 00	9,701 30	15,150 00
for National taxes and duties, . . .	- -	644 48	8,820 13	2,154 50	5,781 05
for State and local taxes, . . .	- -	307 04	18,957 81	7,196 07	13,225 77
for office, agency and incidental expenses, . . .	- -	4,293 82 <sup>4</sup>	11,646 84	7,623 76	5,455 81 <sup>o</sup>
Gross Cash Expenditures, . . .	\$471,360 79	\$11,126 79	\$317,598 76	\$135,057 18	\$213,076 76

## -GENERAL ITEMS.

Whole amount of fire risks outstanding at end of year,  
of marine risks outstanding at end of year,  
of fire risks written during the year,  
of marine risks written during the year,  
of fire premiums charged or receivable thereon,  
of marine premiums charged or receivable thereon,  
of fire risks terminated during the year,  
of marine risks terminated during the year,  
of fire losses incurred during the year,  
of marine losses incurred during the year,  
of fire losses incurred during the year on risks written  
in Massachusetts,  
of marine losses incurred during the year on risks  
written in Massachusetts,  
of notes received during the year for fire risks, and  
not paid,  
of notes received during the year for marine risks,  
and not paid,  
of dividends declared to stockholders during the year,  
of premium deposit received during the year on per-  
petual fire risks,  
of premium deposits actually returned during year,  
of States in which the Co. has agencies established,  
of agents employed out of its own State,  
Average annual percentage of dividends on capital stock,

\$25,749,409 00	\$1,785,328 00	\$16,887,701 00	-	\$11,316,795 00
1,737,546 00	-	10,949,353 00	\$1,998,041 00	4,901,444 00
29,941,692 00	4,620,732 00	17,259,928 00	-	14,153,332 00
14,703,478 00	-	4,761,044 00	2,733,408 00	7,713,197 00
296,567 44	17,686 84	173,607 62	-	86,765 70
186,606 41	-	110,692 68	58,141 78	100,694 12
21,692,790 00	2,281,662 00	17,353,636 00	-	14,035,420 00
16,611,998 00	-	6,381,681 00	2,517,766 00	6,088,416 00
276,229 72	816 51	39,872 53	-	52,655 88
146,805 70	-	71,185 25	70,625 54	41,050 50
73,255 96	192 50	38,750 79	-	46,705 00
132,194 64	-	71,185 25	-	-
2,222 23	-	-	-	-
79,115 67	-	61,413 51	35,705 40	54,424 56
21,000 00	-	120,000 00	45,000 00	90,000 00
-	-	-	-	-
-	-	-	-	-
18	1	3	-	1
133	1	3	-	1
5 $\frac{8}{100}$ per ct.	-	17 $\frac{1}{3}$ per cent.	9 $\frac{45}{100}$ per ct.	19 $\frac{1}{4}$ per cent.

<sup>1</sup> See Detailed Statements, on page 160, *et seq.*

<sup>2</sup> None sold.

<sup>2</sup> All expenses of every kind and all taxes are paid in one item under contract.

<sup>3</sup> Profit and loss item.

<sup>4</sup> Fitting up new office, and all incidental expenses, \$4,054.46; interest on borrowed money, \$159.61; loss on bank stock, \$79.75.

<sup>5</sup> Office, agency and incidental expenses, \$3,372.16; on account of real estate, \$2,083.65.

\* Commenced business May 16, 1870.



	MUTUAL BENEFIT FIRE. Boston.	NATIONAL. (Fire-Marine.) Boston.	NEPTUNE. (Fire-Marine.) Boston.	NO. AMERICAN FIRE. Boston.	PEOPLE'S FIRE. Worcester.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$200,000 00	\$300,000 00	\$300,000 00	\$200,000 00	\$400,000 00
of capital actually paid up in cash, . . . . .	200,000 00	300,000 00	300,000 00	200,000 00	400,000 00
par and cash market values of each share, ASSETS.	\$100	\$30 \$44	\$100 \$180	\$100 \$225	\$100 \$140
Gross present Assets, <sup>1</sup> . . . . .	\$254,092 04	\$821,839 77	\$852,194 76	\$601,746 58	\$887,656 28
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$34,011 75	\$316,365 47	\$199,419 23	\$82,381 01	\$283,857 60
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$38,578 43	\$292,820 51	\$81,035 62	\$64,754 63	\$388,505 26
for marine premiums, . . . . .	7,304 00	273,382 68	236,311 29	- -	- -
for interest on mortgages of real estate, . . . . .	7,861 13	2,016 41	175 00	3,184 62	- -
for interest and dividends from other sources, . . . . .	- -	45,788 59	55,699 39	41,234 02	36,991 80
actually received for rents, . . . . .	- -	- -	- -	2,169 90	4,363 85
from all other sources, . . . . .	- -	42,947 16 <sup>4</sup>	- -	- -	- -
Gross Cash Income, . . . . .	\$53,743 56	\$656,955 35	\$373,221 30	\$111,343 17	\$429,860 91
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$1,019 61	\$252,139 67	\$55,225 91	\$52,815 30	\$249,519 36
for marine losses, . . . . .	- -	272,802 27	209,576 93	- -	- -
for dividends to stockholders, . . . . .	16,000 00	35,847 47	75,000 00	50,790 00	32,000 00
for brokerage and commissions on premiums, . . . . .	148 35 <sup>3</sup>	65,867 20	7,165 78	1,512 54	51,292 89
for salaries and pay of officers and employes, . . . . .	6,074 86	19,146 59	13,203 69	12,957 92	15,472 00
for National taxes and duties, . . . . .	451 29	7,627 22	8,186 94	4,703 30	- -
for State and local taxes, . . . . .	915 33	18,244 22	10,678 35	7,657 12	22,572 92
for office, agency and incidental expenses, . . . . .	4,918 20	32,602 86	11,089 40 <sup>5</sup>	8,788 57 <sup>6</sup>	19,879 98
Gross Cash Expenditures, . . . . .	\$29,527 64	\$704,277 50	\$390,127 00	\$139,224 75	\$390,737 15

## GENERAL ITEMS.

Whole amount of fire risks outstanding at end of year, . . . . .	\$5,099,878 00	\$25,972,493 00	\$8,940,995 00	\$11,140,117 00	\$38,869,493 00
of marine risks outstanding at end of year, . . . . .	- -	3,311,037 00	5,708,532 00	- -	- -
of fire risks written during the year, . . . . .	3,705,005 00	28,440,207 00	9,283,332 00	8,587,602 00	32,689,460 00
of marine risks written during the year, . . . . .	- -	21,111,636 00	6,597,113 00	- -	- -
of fire premiums charged or receivable thereon, . . . . .	39,652 75	306,673 88	81,693 86	77,039 36	418,064 60
of marine premiums charged or receivable thereon, . . . . .	- -	315,788 53	127,072 08	- -	- -
of fire risks terminated during the year, . . . . .	1,187,050 00	24,420,277 00	9,519,296 00	8,041,479 00	24,361,188 00
of marine risks terminated during the year, . . . . .	- -	21,578,660 00	7,749,633 00	- -	- -
of fire losses incurred during the year, . . . . .	1,019 61	283,100 67	55,225 91	55,015 34	266,519 36
of marine losses incurred during the year, . . . . .	- -	293,102 27	180,576 93	- -	- -
of fire losses incurred during the year on risks written in Massachusetts, . . . . .	1,019 61	80,227 02	55,225 91	52,102 65	85,715 37
of marine losses incurred during the year on risks written in Massachusetts, . . . . .	- -	59,159 94	180,576 93	- -	- -
of notes received during the year for fire risks, and not paid, . . . . .	- -	- -	- -	- -	- -
of notes received during the year for marine risks, and not paid, . . . . .	- -	- -	- -	- -	- -
of dividends declared to stockholders during the year, . . . . .	- -	98,216 88	88,439 70	- -	- -
of premium deposit received during the year on perpetual fire risks, . . . . .	16,000 00	35,789 47	75,000 00	40,000 00	32,000 00
of premium deposits actually returned during year, . . . . .	- -	- -	- -	1,021 29	- -
No. of States in which the Co. has agencies established, . . . . .	- -	- -	- -	160 20	- -
of agents employed out of its own State, . . . . .	1	19	- -	2	12
Average annual percentage of dividends on capital stock, . . . . .	8 per cent.	15,27 <sup>2</sup> / <sub>100</sub> per cent.	16,41 <sup>4</sup> / <sub>100</sub> per cent.	11,25 <sup>5</sup> / <sub>100</sub> per cent.	10 per cent.

<sup>1</sup> See Detailed Statements, on page 170, *et seq.*<sup>2</sup> Paid to a New York city agency recently established.<sup>3</sup> No public sales.<sup>4</sup> Profit and loss items.<sup>5</sup> Office, agency and incidental expenses, \$7,177.53; other charges, \$3,911.87.<sup>6</sup> Office, agency and incidental expenses, \$8,364.35; interest on borrowed money, \$424.22.

	PRESCOTT FIRE AND MARINE. Boston.	SALEM MARINE. Salem.	SHOE AND LEATHER DEALERS' FIRE AND MARINE. Boston.	SPRINGFIELD FIRE AND MARINE. Springfield.
<b>CAPITAL STOCK AND SCRIP.</b>				
Whole amount of outstanding capital, . . . . .	\$200,000 00	\$100,000 00	\$200,000 00	\$500,000 00
actually paid up in cash, . . . . .	200,000 00	100,000 00	200,000 00	500,000 00
par and cash market values of each share, Assets.	\$100 \$150	\$100 \$110	\$100 \$175	\$100 \$100
Gross present Assets, <sup>1</sup> . . . . .	\$452,660 25	\$197,939 75	\$549,805 72	\$930,100 94
<b>LIABILITIES.</b>				
Gross present Liabilities, <sup>1</sup> . . . . .	\$55,768 51	\$39,044 91	\$82,089 67	\$303,540 62
<b>INCOME.</b>				
Cash actually received for fire premiums, . . . . .	\$61,581 49	- -	\$109,947 54	\$463,878 79
for marine premiums, . . . . .	- -	\$53,648 20	23,595 98	- -
for interest on mortgages of real estate, . . . . .	16,675 20	- -	224 00	6,011 20
for interest and dividends from other sources, . . . . .	17,261 51	11,684 43	34,930 99	55,549 59
actually received for rents, . . . . .	1,766 66	- -	- -	3,533 33
from all other sources, . . . . .	18,789 00 <sup>2</sup>	- -	173 92 <sup>4</sup>	- -
Gross Cash Income, . . . . .	\$116,073 86	\$65,332 63	\$168,872 43	\$528,972 91
<b>EXPENDITURES.</b>				
Cash actually paid during the year for fire losses, . . . . .	\$38,897 04	- -	\$66,407 87	\$365,032 97
for marine losses, . . . . .	- -	\$47,834 77	4,864 41	- -
for dividends to stockholders, . . . . .	20,000 00	10,025 00	39,764 00	51,578 95
for brokerage and commissions on premiums, . . . . .	4,541 85	1,343 39	8,371 42	69,718 74
for salaries and pay of officers and employes, . . . . .	10,046 50	2,100 00	11,600 00	18,576 43
for National taxes and duties, . . . . .	2,723 78	554 46	4,435 50	5,921 90
for State and local taxes, . . . . .	4,571 36	2,098 42	7,380 63	16,657 00
for office, agency and incidental expenses, . . . . .	8,244 95 <sup>3</sup>	1,471 07	9,787 96	21,057 55
Gross Cash Expenditures, . . . . .	\$89,025 48	\$65,427 11	\$152,611 79	\$548,543 54



## GENERAL ITEMS.

Whole amount of fire risks outstanding at end of year, . . . of marine risks outstanding at end of year, . . . of fire risks written during the year, . . . of marine risks written during the year, . . . of fire premiums charged or receivable thereon, . . . of marine premiums charged or receivable thereon, . . . of fire risks terminated during the year, . . . of marine risks terminated during the year, . . . of fire losses incurred during the year, . . . of marine losses incurred during the year, . . . of fire losses incurred during the year on risks written in Massachusetts, . . . of marine losses incurred during the year on risks written in Massachusetts, . . . of notes received during the year for fire risks, and not paid, . . . of notes received during the year for marine risks, and not paid, . . . of dividends declared to stockholders during the year, . . . of premium deposit received during the year on perpetual fire risks, . . . of premium deposits actually returned during year, . . . No. of States in which the Co. has agencies established, . . . of agents employed out of its own State, . . . Average annual percentage of dividends on capital stock, <th>\$7,510,115 00 - 6,313,290 00 - 69,344 78 - 6,075,626 00 - 37,747 04 - 29,505 72 - - - - 20,000 00 - - 1 1 7 <math>\frac{5}{8}</math> per cent.<th>- \$1,148,752 00 - 2,033,533 00 - 50,178 95 - 22,377 63 - 47,834 77 - 47,834 77 - - - 10,000 00 - - - - - 9 per cent.<th>\$11,423,778 00 86,415 00 14,660,466 00 2,018,746 00 121,205 16 24,165 45 13,660,279 00 1,983,844 00 54,231 16 6,174 74 41,025 11 5,677 11 - - 8,447 26 40,000 00 - - - 2 1 10 per cent.<th>\$48,689,543 00 - 44,658,017 00 - 498,018 99 - 41,934,719 00 - 364,824 67 - 57,346 22 - - - - 51,578 95 - - 23 254 13 per cent.</th></th></th></th>	\$7,510,115 00 - 6,313,290 00 - 69,344 78 - 6,075,626 00 - 37,747 04 - 29,505 72 - - - - 20,000 00 - - 1 1 7 $\frac{5}{8}$ per cent. <th>- \$1,148,752 00 - 2,033,533 00 - 50,178 95 - 22,377 63 - 47,834 77 - 47,834 77 - - - 10,000 00 - - - - - 9 per cent.<th>\$11,423,778 00 86,415 00 14,660,466 00 2,018,746 00 121,205 16 24,165 45 13,660,279 00 1,983,844 00 54,231 16 6,174 74 41,025 11 5,677 11 - - 8,447 26 40,000 00 - - - 2 1 10 per cent.<th>\$48,689,543 00 - 44,658,017 00 - 498,018 99 - 41,934,719 00 - 364,824 67 - 57,346 22 - - - - 51,578 95 - - 23 254 13 per cent.</th></th></th>	- \$1,148,752 00 - 2,033,533 00 - 50,178 95 - 22,377 63 - 47,834 77 - 47,834 77 - - - 10,000 00 - - - - - 9 per cent. <th>\$11,423,778 00 86,415 00 14,660,466 00 2,018,746 00 121,205 16 24,165 45 13,660,279 00 1,983,844 00 54,231 16 6,174 74 41,025 11 5,677 11 - - 8,447 26 40,000 00 - - - 2 1 10 per cent.<th>\$48,689,543 00 - 44,658,017 00 - 498,018 99 - 41,934,719 00 - 364,824 67 - 57,346 22 - - - - 51,578 95 - - 23 254 13 per cent.</th></th>	\$11,423,778 00 86,415 00 14,660,466 00 2,018,746 00 121,205 16 24,165 45 13,660,279 00 1,983,844 00 54,231 16 6,174 74 41,025 11 5,677 11 - - 8,447 26 40,000 00 - - - 2 1 10 per cent. <th>\$48,689,543 00 - 44,658,017 00 - 498,018 99 - 41,934,719 00 - 364,824 67 - 57,346 22 - - - - 51,578 95 - - 23 254 13 per cent.</th>	\$48,689,543 00 - 44,658,017 00 - 498,018 99 - 41,934,719 00 - 364,824 67 - 57,346 22 - - - - 51,578 95 - - 23 254 13 per cent.
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<sup>1</sup> See Detailed Statements, on page 179, *et seq.*<sup>3</sup> Office, agency and incidental expenses, \$7,300.14; interest on borrowed money, \$944.81.<sup>2</sup> Realized on investments during the year.<sup>4</sup> Sale of sundry articles of office furniture.

	SUFFOLK FIRE. Boston.	TRADERS' AND ME- CHANICS. (Fire.) Boston.	TREMONT. (Fire.) Boston.	WASHINGTON. (Fire-Marine.) Boston.
<b>CAPITAL STOCK AND SCRIP.</b>				
Whole amount of outstanding capital, . . .	\$150,000 00	\$100,000 00	\$200,000 00	\$300,000 00
of capital actually paid up in cash, . . .	150,000 00	100,000 00	200,000 00	300,000 00
par and cash market values of each share, . . .	\$100 \$145	\$100 \$115	\$100 - <sup>2</sup>	\$100 \$205
<b>ASSETS.</b>				
Gross present Assets, <sup>1</sup> . . .	\$283,287 65	\$192,400 87	\$294,542 55	\$985,974 92
<b>LIABILITIES.</b>				
Gross present Liabilities, <sup>1</sup> . . .	\$72,098 31	\$16,633 34	\$112,333 92	\$225,076 31
<b>INCOME.</b>				
Cash actually received for fire premiums, . . .	\$96,702 71	\$19,917 83	\$169,474 84	\$42,980 98
for marine premiums, . . .	- -	1,394 91	- -	259,097 23
for interest on mortgages of real estate, . . .	- -	7,911 53	1,889 00	1,929 37
for interest and dividends from other sources, . . .	24,105 23	- -	15,424 89	61,274 62
actually received for rents, . . .	- -	- -	625 00	- -
from all other sources, . . .	- -	- -	- -	794 99 <sup>3</sup>
Gross Cash Income, . . .	\$120,807 94	\$29,224 27	\$187,413 73	\$366,077 19
<b>EXPENDITURES.</b>				
Cash actually paid during the year for fire losses, . . .	\$125,999 68	\$13,827 33	\$135,888 57	\$52,503 82
for marine losses, . . .	- -	- -	- -	171,417 25
for dividends to stockholders, . . .	14,385 00	4,990 00	10,000 00	60,000 00
for brokerage and commissions on premiums, . . .	9,616 07	2,413 13	19,137 99	4,753 48
for salaries and pay of officers and employees, . . .	8,500 00	1,298 00	8,601 18	15,700 00
for National taxes and duties, . . .	2,569 75	821 78	4,515 17	8,751 05
for State and local taxes, . . .	5,126 78	1,080 88	4,732 95	11,296 60
for office, agency and incidental expenses, . . .	5,944 00	186 09	7,308 53	12,688 92
Gross Cash Expenditures, . . .	\$172,141 28	\$24,617 21	\$190,184 39	\$337,111 12

GENERAL ITEMS.					
Whole amount of fire risks outstanding at end of year, . . . . .	\$7,587,962 00	\$2,377,933 00	\$12,934,002 00	\$5,103,853 00	
of marine risks outstanding at end of year, . . . . .	- -	- -	- -	3,964,274 00	
of fire risks written during the year, . . . . .	7,018,428 00	1,683,442 00	14,787,009 00	5,890,352 00	
of marine risks written during the year, . . . . .	- -	- -	- -	7,939,204 00	
of fire premiums charged or receivable thereon, . . . . .	100,794 58	20,471 35	179,015 66	42,851 48	
of marine premiums charged or receivable thereon, . . . . .	- -	- -	- -	182,246 58	
of fire risks terminated during the year, . . . . .	7,365,140 00	1,694,331 00	11,323,319 00	5,931,570 00	
of marine risks terminated during the year, . . . . .	- -	- -	- -	8,920,283 00	
of fire losses incurred during the year, . . . . .	136,369 68	12,852 33	150,734 24	48,003 82	
of marine losses incurred during the year, . . . . .	- -	- -	- -	158,967 25	
of fire losses incurred during the year on risks written in Massachusetts, . . . . .	91,569 68	9,350 33	109,030 91	30,631 77	
of marine losses incurred during the year on risks written in Massachusetts, . . . . .	- -	- -	- -	- -	
of notes received during the year for fire risks, and not paid, . . . . .	- -	- -	- -	- -	
of notes received during the year for marine risks, and not paid, . . . . .	- -	- -	- -	- -	
of dividends declared to stockholders during the year, . . . . .	15,000 00	5,000 00	10,000 00	132,545 39	
of premium deposit received during the year on perpetual fire risks, . . . . .	- -	- -	- -	60,000 00	
of premium deposit actually returned during year, . . . . .	- -	- -	- -	- -	
No. of States in which the Co. has agencies established, . . . . .	1	3	1	- -	2
of agents employed out of its own State, . . . . .	- -	4	- -	- -	1
Average annual percentage of dividends on capital stock, . . . . .	4½ per cent.	9 per cent.	5 per cent.	12½ per cent.	

<sup>1</sup> See Detailed Statements, on page 190, *et seq.*

<sup>2</sup> Market value not returned.

<sup>3</sup> Received in settlement of premium notes previously charged to profit and loss account as worthless, \$390.99; advance on railroad stock, \$404.



## A G G R E G A T E.

CAPITAL STOCK AND SCRIP.	
Whole amount of outstanding capital, . . . .	\$7,884,800 00
actually paid up in cash, . . . . .	7,851,800 00
par and cash market values of each share, . .	- -
ASSETS.	
Gross present Assets, . . . . .	\$17,799,744 07
LIABILITIES.	
Gross present Liabilities, . . . . .	\$4,122,116 85
INCOME.	
Cash actually received for fire premiums, . . .	\$3,305,931 99
for marine premiums, . . . . .	1,841,715 41
for interest on mortgages of real estate, . . .	97,488 57
for interest and dividends from other sources, .	1,010,467 96
actually received for rents, . . . . .	39,428 57
from all other sources, . . . . .	103,685 73
Gross Cash Income, . . . . .	\$6,393,718 33
EXPENDITURES.	
Cash actually paid during the year for fire losses, .	\$2,316,599 95
for marine losses, . . . . .	1,478,361 32
for dividends to stockholders, . . . . .	1,151,107 92
for brokerage and commissions on premiums, . .	471,876 18
for salaries and pay of officers and employés, . .	370,991 42
for National taxes and duties, . . . . .	110,478 41
for State and local taxes, . . . . .	245,083 62
for office, agency and incidental expenses, . .	276,350 17
Gross Cash Expenditures, . . . . .	\$6,364,464 35
GENERAL ITEMS.	
Whole amount of fire risks outstanding at end of year, .	\$343,920,011 00
of marine risks outstanding at end of year, . .	51,009,927 00
of fire risks written during the year, . . . .	353,283,452 46
of marine risks written during the year, . . . .	103,668,036 65
of fire premiums charged or receivable thereon, .	3,566,437 99
of marine premiums charged or receivable thereon, .	1,673,220 19
of fire risks terminated during the year, . . .	307,691,463 41
of marine risks terminated during the year, . .	109,442,109 10
of fire losses incurred during the year, . . .	2,436,983 66
of marine losses incurred during the year, . . .	1,558,220 70

## AGGREGATE—Concluded.

Whole amount of fire losses incurred during the year on risks written in Massachusetts, . . . . .	\$1,121,906 50
of marine losses incurred during the year on risks written in Massachusetts, . . . . .	1,002,199 35
of notes received during the year for fire risks, and not paid, . . . . .	4,470 40
of notes received during the year for marine risks, and not paid, . . . . .	793,171 62
of dividends declared to stockholders during the year, . . . . .	1,120,598 42
of premium deposit received during the year on perpetual fire risks, . . . . .	1,021 29
of premium deposits actually returned during year, . . . . .	160 20
No. of States in which the Co. has agencies established, . . . . .	131
of agents employed out of its own State, . . . . .	772
Average annual percentage of dividends on capital stock, . . . . .	9¼ per cent.





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FIRE, MARINE, AND FIRE-MARINE  
INSURANCE COMPANIES  
OF OTHER STATES.

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DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DECEMBER 31, 1870.

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## DETAILED STATEMENT OF ASSETS AND LIABILITIES.

### ÆTNA INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1819. Commenced business August 17, 1819.]

LUCIUS J. HENDEE, *President.*

*Secretary,* JOTHAM GOODNOW.

*Office, No. 226 Main Street, Hartford, Conn.*

*Attorney to accept service,* ALFRED J. MERCER, *Boston.*

#### DETAILED STATEMENT OF ASSETS.

##### United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5 per cent. Bonds of 1874, . . .	\$100,000 00	\$106,000 00
“ “ 6 per cent. Bonds of 1881, . . .	182,500 00	200,750 00
“ “ 5-20 6 per cent. Bonds, . . .	300,000 00	322,500 00
“ “ Currency 6 per cent. Bonds, . . .	100,000 00	110,000 00
	<hr/>	<hr/>
	\$682,500 00	\$739,250 00

##### State, County, City and Town Stocks, Bonds and Loans:—

Connecticut State 6 per cent. Bonds, . . .	\$200,000 00	\$200,000 00
Rhode Island State 6 per cent. Bonds, . . .	50,000 00	50,000 00
Ohio State 6 per cent. Bonds, . . .	100,000 00	104,000 00
Kentucky State 6 per cent. Bonds, . . .	3,000 00	3,000 00
Michigan State 6 per cent. Bonds, . . .	25,000 00	25,000 00
New York State 6 per cent. Bonds, . . .	31,000 00	31,775 00
Tennessee State 6 per cent. Bonds, . . .	24,000 00	15,240 00
Alabama State 8 per cent. Bonds, . . .	10,000 00	10,150 00
South Carolina State 6 per cent. Bonds, . . .	20,000 00	18,000 00
Canada Dominion Stock, 6 per cent., . . .	3,000 00	3,000 00
Atlantic Dock 7 per cent. Bonds, . . .	24,000 00	24,000 00
City of Chicago 7 per cent. Bonds, . . .	50,000 00	49,000 00
Wayne County (Michigan) 7 per cent. Bonds, . . .	25,000 00	25,000 00
Rochester City 7 per cent. Bonds, . . .	25,000 00	26,250 00
Brooklyn City 6 per cent. Water Bonds, . . .	25,000 00	23,750 00
Jersey City 6 per cent. Water Bonds, . . .	50,000 00	47,000 00
Hartford City 6 per cent. Bonds, . . .	40,000 00	38,800 00
	<hr/>	<hr/>
<i>Amounts carried forward,</i> . . .	.\$705,000 00	\$693,965 00

	Par value.	Market value.
<i>Amounts brought forward,</i> . . . .	\$705,000 00	\$693,965 00
Hartford City 6 per cent. Scrip, . . . .	6,000 00	6,000 00
Hartford Town 6 per cent. Bonds, . . . .	80,000 00	76,000 00
New York City 6 per cent. Stock, . . . .	75,000 00	73,500 00
City of Toledo Fire Department Bonds 6 per cent., . . . .	5,000 00	5,000 00
Cincinnati City 6 per cent. Bonds, . . . .	5,000 00	4,500 00
Cincinnati City $7\frac{3}{10}$ per cent. Bonds, . . . .	25,000 00	25,000 00
Minneapolis City 10 per cent. Bonds, . . . .	10,000 00	10,000 00
Portland City 6 per cent. Bonds, . . . .	10,000 00	9,000 00
Hamilton County 7 per cent. Bonds, . . . .	7,100 00	7,100 00
Cleveland City 7 per cent. Bonds, . . . .	50,000 00	47,500 00
	<hr/>	<hr/>
	\$978,100 00	\$957,565 00

## National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
100 shares Citizens' National Bank, Waterbury, Conn, . . . . .	\$100	\$112	\$11,200 00
100 " New Britain National Bank, New Britain, Conn., . . . . .	100	110	11,000 00
400 " National Revere Bank, Boston, Mass., . . . .	100	117	46,800 00
100 " First National Bank, Boston, Mass., . . . .	100	185	18,500 00
200 " National Bank of the State of Missouri, St. Louis, Mo., . . . . .	100	86	17,200 00
50 " Merchants' Nat'l Bank, St. Louis, Mo., . . . .	10	88	4,400 00
50 " Merchants' Bank, St Louis, Mo., . . . . .	10	25	1,250 00
200 " Mechanics' Bank, St. Louis, Mo., . . . . .	200	98	19,600 00
220 " Farmers' and Mechanics' National Bank, Philadelphia, Pa., . . . . .	220	142	26,840 00
800 " Hartford Nat'l Bank, Hartford, Conn., . . . .	800	150	120,000 00
500 " Farmers' and Mechanics' National Bank, Hartford, Conn., . . . . .	100	130	65,000 00
404 " Phoenix Nat'l Bank, Hartford, Conn., . . . .	100	148 $\frac{1}{2}$	60,000 00
250 " State Bank, Hartford, Conn., . . . . .	100	114	28,500 00
150 " Connecticut River Banking Company, Hartford, Conn., . . . . .	50	75	11,250 00
200 " Ætna National Bank, Hartford, Conn, . . . .	100	125	25,000 00
200 " American Nat'l Bank, Hartford, Conn, . . . .	50	62	12,400 00
200 " City National Bank, Hartford, Conn., . . . .	100	105	21,000 00
143 " First National Bank, Hartford, Conn., . . . .	100	135	19,305 00
115 " Charter Oak National Bank, Hartford, Conn., . . . . .	100	130	14,950 00
500 " National Exchange Bank, Hartford, Conn., . . . . .	50	63	31,500 00
400 " American Exchange National Bank, New York, . . . . .	100	113	45,200 00
<i>Amount carried forward,</i> . . . . .			<hr/> \$610,895 00



		Par val. per share.	Market val. per share.	Total Market val.
	<i>Amount brought forward,</i>			\$610,895 00
300 shares	Bank of America, New York, . . . . .	\$100	\$132	42,600 00
800	" National Broadway Bank, New York, . . . . .	25	75	60,000 00
800	" National Butchers' and Drovers' Bank, New York, . . . . .	25	37½	30,000 00
100	" Hanover National Bank, New York, . . . . .	100	105	10,500 00
100	" National City Bank, New York, . . . . .	100	225	22,500 00
500	" Nat'l Bank of Commerce, New York, . . . . .	100	119	59,500 00
100	" National Bank of the Commonwealth, New York, . . . . .	100	100	10,000 00
300	" Importers' and Traders' National Bank, New York, . . . . .	100	153	45,900 00
100	" Mercantile National Bank, New York, . . . . .	100	125	12,500 00
200	" Market National Bank, New York, . . . . .	100	130	26,000 00
1,200	" Mechanics' National Bank, New York, . . . . .	25	35	42,000 00
200	" Merchants' Exchange National Bank, New York, . . . . .	50	50	10,000 00
500	" Metropolitan Nat'l Bank, New York, . . . . .	100	131	65,500 00
1,000	" Merchants' National Bank, New York, . . . . .	50	56	56,500 00
400	" Bank of the Manhattan Company, New York, . . . . .	50	76	30,400 00
300	" Nassau Bank, New York, . . . . .	100	107	32,100 00
200	" North River Bank, New York, . . . . .	50	50	10,000 00
400	" Bank of New York (National), New York, . . . . .	100	135	54,000 00
200	" National Bank of North America, New York, . . . . .	100	103	20,600 00
200	" National Bank of the Republic, New York, . . . . .	100	118	23,600 00
400	" Ocean National Bank, New York, . . . . .	50	37	14,800 00
400	" People's Bank, New York, . . . . .	25	35	14,000 00
500	" Phoenix National Bank, New York, . . . . .	20	25	10,500 00
400	" Union National Bank, New York, . . . . .	50	70	28,000 00
200	" Fourth National Bank, New York, . . . . .	100	105	21,000 00
150	" New York Life Insurance and Trust Company, New York, . . . . .	100	285	42,750 00
150	" United States Trust Company, New York, . . . . .	100	185	27,750 00
100	" Union Trust Company, New York, . . . . .	100	150	15,000 00
				<hr/>
				\$1,448,895 00

## Railroad Stocks and Bonds:—

	Par value.	Market value
Hartford, Providence and Fishkill Railroad 7 per cent. Mortgage Bonds, . . . . .	\$50,000 00	\$45,000 00
Michigan Central (Convertible) Railroad 8 per cent. Mortgage Bonds, . . . . .	50,000 00	58,500 00
Cleveland, Painsville and Ashtabula Railroad 7 per cent. Mortgage Bonds, . . . . .	100,000 00	95,000 00
Cleveland and Toledo Railroad 7 per cent. Mortgage Bonds, . . . . .	75,000 00	76,500 00
Cleveland and Pittsburg Railroad 7 per cent. Second Mortgage Bonds, . . . . .	20,000 00	20,000 00
Cleveland and Pittsburg Railroad 7 per cent. Third Mortgage Bonds, . . . . .	30,000 00	28,500 00
Michigan Southern and Northern Indiana Railroad 7 per cent. Mortgage Bonds, . . . . .	25,000 00	24,500 00
Michigan Southern and Northern Indiana Railroad 7 per cent. Second Mortgage Bonds, . . . . .	75,000 00	70,500 00
Pittsburg, Fort Wayne and Chicago Railroad 7 per cent. First Mortgage Bonds, . . . . .	30,000 00	31,050 00
Pittsburg, Fort Wayne and Chicago Railroad 7 per cent. Second Mortgage Bonds, . . . . .	50,000 00	48,750 00
Buffalo, New York and Erie Railroad 7 per cent. Mortgage Bonds, . . . . .	75,000 00	66,000 00
Hartford and New Haven Railroad 6 per cent. Mortgage Bonds, . . . . .	40,000 00	40,000 00
New York Central Railroad 6 per cent Mortgage Bonds, . . . . .	50,000 00	45,000 00
Connecticut River Railroad 6 per cent. Mortgage Bonds, . . . . .	10,000 00	9,800 00
Little Miami Railroad 6 per cent. Mortgage Bonds, . . . . .	63,000 00	56,700 00
New Jersey Railroad and Transportation Company 6 per cent. Mortgage Bonds, . . . . .	50,000 00	47,500 00
Columbus and Xenia Railroad 7 per cent. Mortgage Bonds, . . . . .	50,000 00	46,000 00
Cincinnati, Hamilton and Dayton Railroad 7 per cent. Mortgage Bonds, . . . . .	50,000 00	46,000 00
Indianapolis and Cincinnati Railroad 7 per cent. Mortgage Bonds, . . . . .	25,000 00	22,500 00
Chicago, Burlington and Quincy Railroad 8 per cent. Mortgage Bonds, . . . . .	30,000 00	33,900 00
Des Moines Valley Railroad 8 per cent. Mortgage Bonds, . . . . .	40,000 00	40,000 00
Lake Shore Railroad 7 per cent. Mortgage Bonds, . . . . .	10,000 00	9,200 00
Morris and Essex Railroad 7 per cent. Mortgage Bonds, . . . . .	25,000 00	24,250 00
<i>Amount carried forward,</i> . . . . .		<u>\$985,100 00</u>

		Par val. per share.	Market val. per share.	Total Market val.
<i>Amount brought forward,</i>				\$985,100 00
700 shares Hartford and New Haven Railroad				
Company Stock,		\$100	\$170 00	119,000 00
650 " Hartford and New Haven Railroad				
Company (Scrip),		50	105 00	68,250 00
300 " Connecticut River Railroad Company,		100	132 00	39,600 00
264 " Boston and Albany Railroad Company,		100	150 00	39,600 00
625 " Lake Shore and Michigan Southern				
Railroad Company,		100	91 50	57,187 50
500 " Pittsburg, Fort Wayne and Chicago				
Railroad Company,		100	93 00	46,500 00
100 " Michigan Central Railroad Company,		100	116 00	11,600 00
144 " Central Ohio Railroad Company,		50	27 77	4,000 00
1,250 " Pennsylvania Railroad Company,		50	62 00	77,500 00
1,000 " Morris and Essex Railroad Company,		50	43 00	43,000 00
250 " Dubuque and Sioux City Railroad				
Company,		100	90 00	22,500 00
				<hr/>
				\$1,513,887 50

## Other Corporate Stocks and Securities:—

50 shares Connecticut River Company,	.	\$100	\$25	\$1,250 00
Atlantic Mutual Insurance Company's Scrip,	.	-	-	44,320 00
				<hr/>
				\$45,570 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$253,319 14
Loans on mortgages of real estate (first liens),*	23,000 00
Cash market value of U. S. stocks and securities, . . . . .	739,250 00
State, county, city and town stocks, bonds, and loans, . . . . .	957,565 00
National bank stocks, . . . . .	1,448,895 00
Railroad stocks and bonds, . . . . .	1,513,887 50
Other corporate stocks and securities, . . . . .	45,570 00
Cash on hand in the office of the Company, . . . . .	26,579 04
Cash deposited in the Aetna National Bank, . . . . .	15,944 77
Cash deposited in the Phoenix National Bank, . . . . .	197,211 58
<hr/>	
Amount carried forward, . . . . .	\$5,221,222 03

* Value of lands mortgaged, without buildings,	. . . . .	\$13,000 00
Value of buildings thereon,	. . . . .	22,000 09
		<hr/>
Total value of mortgaged premises,	. . . . .	\$35,000 00
Amount of insurance held as collateral,	. . . . .	18,000 00



<i>Amount brought forward,</i>	\$5,221,222 03
Cash deposited in Union Trust Co., New York,	65,878 90
Cash deposited in United States Trust Company, New York,	50,361 10
Net amount due from agents for premiums col- lected during the year,	445,173 26
Gross present Assets,	—————\$5,782,635 29

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$74,736 35
Claimed, reported and supposed losses, not yet adjusted,	154,527 39
Claims for losses disputed or resisted,	54,649 30
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on inland risks not marked off,	1,581,996 29
All other debts and obligations; viz., printing, &c.,	500 00
Gross present Liabilities, except Capital Stock,	—————1,866,409 33
Surplus as regards Policy-holders,	\$3,916,225 96
Paid-up Capital,	3,000,000 00
Surplus over Capital,	\$916,225 96

## ÆTNA INSURANCE COMPANY, NEW YORK.

[Incorporated in 1824. Commenced business in 1824.]

FREDERICK A. CONKLIN, *President.* Secretary, ORRIN S. BOGERT.  
*Office, No. 170 Broadway, New York.*  
*Attorney to accept service, L. STEWART JORDAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Currency Bonds,	\$110,000 00	\$121,550 00
“ “ 10-40 Currency Bonds,	61,000 00	65,270 00
“ “ Bonds of 1881,	26,000 00	28,730 00
	—————\$197,000 00	—————\$215,550 00

## State and County Bonds:—

State of Tennessee Bonds,	\$20,000 00	\$12,600 00
State of Alabama Bonds,	10,000 00	7,200 00
New York County Bonds,	300 00	300 00
	—————\$30,300 00	—————\$20,100 00

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
145 shares Washington Insurance Company, . . . . .	\$9,425 00	\$7,200 00
143 “ Washington Insurance Company, . . . . .	9,295 00	7,200 00
1,000 “ Kanawha and Ohio Coal Co. (also secured by bond and mortgage), . . . . .	10,000 00	6,000 00
5 North Carolina State Bonds, . . . . .	1,900 00	5,600 00
40 shares Washington Insurance Company, . . . . .	2,600 00	
5 “ Archer and Pancoast Manufacturing Company, . . . . .	7,500 00	4,000 00
80 “ Lorillard Insurance Company, . . . . .	2,200 00	2,700 00
10 “ Fulton Bank, Brooklyn, . . . . .	1,200 00	
55 “ Niagara Insurance Company, . . . . .	2,887 50	2,000 00
United States 5-20 Bond, . . . . .	1,100 00	500 00
Washington Insurance scrip of 1864, . . . . .	1,600 00	1,000 00
	<hr/> \$49,707 50	<hr/> \$36,200 00

## All other Assets and Property owned by the Company :—

	Cash value.
Office furniture, . . . . .	\$2,000 00
Suspense account, . . . . .	63 90
	<hr/> \$2,063 90

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$153,900 00	
Cash market value of U. S. stocks and securities,	215,550 00	
State and county bonds, . . . . .	20,100 00	
Loans on collateral security, . . . . .	36,200 00	
Cash on hand in the office of the Company, . . . . .	155 14	
Cash deposited in the Fourth National Bank, . . . . .	2,924 06	
Cash deposited in the Bank of New York, . . . . .	250 00	
Office and other premiums unpaid and in process of collection, . . . . .	9,781 45	
Interest (not included above) accrued but not due, . . . . .	1,785 00	
All other assets and property, . . . . .	2,063 90	
Gross present Assets, . . . . .	<hr/>	\$442,709 55

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$20,508 41	
Due for borrowed money, . . . . .	12,000 00	
	<hr/>	
Amounts carried forward, . . . . .	\$32,508 41	\$442,709 55

* Value of lands mortgaged, without buildings, . . . . .	\$190,500 00
Value of buildings thereon, . . . . .	242,000 00
Total value of mortgaged premises, . . . . .	<hr/> \$432,500 00
Amount of insurance held as collateral, . . . . .	171,260 00

<i>Amounts brought forward,</i> . . . . .	\$32,508 41	\$442,709 55
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	75,645 88	
Gross present Liabilities, except Capital Stock, —————		108,154 29
Surplus as regards Policy-holders, . . . . .		\$334,555 26
Paid-up Capital, . . . . .		300,000 00
Surplus over Capital, . . . . .		\$34,555 26

## ALBANY CITY INSURANCE COMPANY, ALBANY, N. Y.

[Incorporated October 3, 1860. Commenced business December 8, 1860.]

JOHN V. L. PRUYN, *President.**Secretary,* WILLIAM A. YOUNG.*Office, Nos. 65 and 67 State Street, Albany.**Attorney to accept service,* FRANKLIN S. PHELPS, *Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Currency Bonds, . . . . .	\$70,000 00	\$77,000 00
State and City Bonds:—		
City of Albany 6 per cent. Bonds, . . . . .	\$6,000 00	\$5,700 00
State of Michigan 6 per cent. Bonds, . . . . .	5,000 00	5,000 00
	<u>\$11,000 00</u>	<u>\$10,700 00</u>

Railroad Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
Albany and Susquehanna Railroad 7 per cent. Bonds, . . . . .	\$100	\$95	\$47,500 00
Hannibal and St. Joseph Railroad 8 per cent. convertible Bonds, . . . . .	100	105	10,500 00
St. Joseph and Council Bluff Railroad 8 per cent. convertible Bonds, free of tax, . . . . .	100	100	10,000 00
			<u>\$68,000 00</u>

Debts, Claims and Demands due the Company:—

	Cash value.
Due on a life policy, . . . . .	\$7,500 00

All other Assets and Property owned by the Company:—

Amount of 15 per cent. on stock called for from the stockholders by resolution of the board, and paid in cash since December 31, 1870, . . . . .	\$30,000 00
Office furniture in home and branch offices, . . . . .	5,000 00
	<u>\$35,000 00</u>



## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens), . . . . .	\$13,450 00	
Cash market value of U. S. stocks and securities, . . . . .	77,000 00	
State and City bonds, . . . . .	10,700 00	
Railroad stocks and bonds, . . . . .	68,000 00	
Cash on hand in the office of the Company, . . . . .	657 82	
Net amount due from agents for premiums collected during the year, . . . . .	66,022 73	
Premium notes taken for marine and inland risks, not yet due, . . . . .	40,557 55	
Due or to become due from other companies for re-insurance on losses already paid, . . . . .	6,975 00	
Salvages and savings on losses already paid, . . . . .	61,463 67	
Other debts, claims and demands due the Company, . . . . .	7,500 00	
Interest (not included above) due and not paid, . . . . .	1,497 76	
All other assets and property, . . . . .	35,000 00	
Gross present Assets, . . . . .	<hr/>	\$388,824 53

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$30,459 05	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	81,330 13	
Claims for losses disputed or resisted, . . . . .	6,750 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	112,662 17	
Due or to become due to other companies for re-insurance premiums, . . . . .	368 00	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	231,569 35
Surplus as regards Policy-holders, . . . . .		\$157,255 18
Paid-up Capital, . . . . .	\$200,000 00	
Net present Assets, . . . . .	157,255 18	
Impairment of Capital, . . . . .	<hr/>	\$42,744 82

## AMERICAN INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1831. Commenced business June, 1831.]

J. H. DEWOLF, *President.**Secretary,* RESOLVED WATERMAN.*Office, No. 20 Market Square, Providence.**Attorney to accept service, HENRY R. DALTON, Boston.*

## DETAILED STATEMENT OF ASSETS.

## National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
1,340 shares American Nat'l Bank, Providence, .	\$50	\$53½	\$71,690 00
50 " Rhode Island Nat'l Bank, Providence, .	25	26½	1,325 00
800 " Blackstone Canal Nat'l Bank, Providence, . . . . .	25	26	20,800 00
500 " Weybosset National Bank, Providence, .	50	54	27,000 00
600 " Commercial Nat'l Bank, Providence, .	50	51	30,600 00
400 " Eagle National Bank, Providence, .	50	57	22,800 00
200 " Mechanics' National Bank, Providence, .	50	55	11,000 00
23 " Phenix National Bank, Providence, .	50	70	1,610 00
400 " National Bank of North America, Providence, . . . . .	50	59	23,600 00
250 " National Bank of Commerce, New York, . . . . .	100	116½	29,125 00
			<hr/> \$239,550 00

## Other Corporate Stocks and Scrip :—

300 shares Delaware and Hudson Canal Co., N. Y.,	\$100	\$119	\$35,700 00
187 " What Cheer Corporation, New York, .	75	—	20,000 00
Atlantic Mutual Insurance Company scrip, . .	—	—	10,000 00
			<hr/> \$65,700 00

## All other Assets and Property owned by the Company :—

	Cash value.
Office furniture, . . . . .	\$1,000 00
Revenue stamps, . . . . .	20 17
	<hr/> \$1,020 17

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of National bank stocks, .	\$239,550 00
Other corporate stocks and securities, . . .	65,700 00
Cash on hand in the office of the Company, .	2,810 39
Cash deposited in the Blackstone Canal National Bank, . . . . .	32,788 63
Net amount due from agents for premiums collected during the year, . . . . .	11,525 70
	<hr/>
<i>Amount carried forward, . . . . .</i>	<i>\$352,374 72</i>

<i>Amount brought forward,</i>	\$352,374 72	
Premium notes taken for marine and inland risks, not yet due,	17,672 88	
Premium notes taken for marine and inland risks, overdue and not paid, \$344.79. Actual value thereof,	181 73	
Salvages and savings on losses already paid,	1,000 00	
Interest (not included above) accrued but not due,	2,720 46	
All other assets and property,	1,020 17	
Gross present Assets,	<u>          </u>	\$374,969 96

## LIABILITIES.

Losses and claims adjusted but not yet due,	\$50 50	
Claimed, reported and supposed losses, not yet adjusted,	6,404 95	
Cash dividends to stockholders, declared and un- paid,	390 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	46,351 93	
All other debts and obligations; viz., office, agency and incidental expenses,	200 00	
Gross present Liabilities, except Capital Stock,	<u>          </u>	53,397 38
Surplus as regards Policy-holders,		\$321,572 58
Paid-up Capital,		<u>200,000 00</u>
Surplus over Capital,		\$121,572 58

## AMERICAN EXCHANGE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated February 28, 1859. Commenced business March 1, 1859.]

HENRY BUTLER, *President.**Secretary,* WILLIAM RAYNOR.*Office, No. 141 Broadway, New York.**Attorney to accept service,* HENRY R. DALTON, *Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Currency Bonds,	\$50,000 00	\$55,250 00
“ “ 6 per cent. Bonds of 1881,	25,000 00	27,625 00
	<u>\$75,000 00</u>	<u>\$82,875 00</u>

City Bonds:—

New York City Bonds,	\$600 00	\$600 00
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## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
50 shares Bull's Head Bank, . . . .	\$3,125 00	\$1,900 00
180 " Bull's Head Bank, . . . .	4,250 00	7,000 00
170 " Rutgers' Insurance Company, . .	6,375 00	3,000 00
66 " North River Insurance Company, .	1,815 00	1,400 00
43 " Bull's Head Bank, . . . .	2,687 50	2,000 00
20 " Nassau Insurance Company, . .	1,700 00	1,500 00
Brooklyn Soldiers' Aid Bonds, . . . .	36,000 00	35,000 00
King County Bonds, . . . .	2,000 00	
United States 5-20 Bonds of 1865, . .	1,075 00	1,000 00
" " 6 per cent. Bonds of 1881, . .	14,917 50	25,000 00
" " 5-20 Bonds of 1865, . . . .	5,525 00	
" " 5-20 Bonds of 1862, . . . .	1,620 00	
100 shares Mechanics' Insurance Company, .	5,500 00	25,500 00
257 " Bull's Head Bank, . . . .	17,312 50	
100 " Stuyvesant Bank, . . . .	10,000 00	
Union Pacific Railroad First Mortgage Bonds, .	1,515 00	19,000 00
Central Pacific Railroad First Mortgage Bonds, .	2,782 50	
United States 5-20 Bonds, 1867, . . . .	20,971 25	19,000 00
	<u>\$139,171 25</u>	<u>\$122,300 00</u>

## Debts, Claims and Demands due the Company :—

	Cash value.
Rent, . . . . .	\$625 00

## All other Assets and Property owned by the Company :—

Office furniture and fixtures, . . . . .	\$2,500 00
Revenue stamps, . . . . .	48 08
	<u>\$2,548 08</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$49,400 00
Cash market value of U. S. stocks and securities,	82,875 00
City bonds, . . . . .	600 00
Loans on collateral security, . . . . .	122,300 00
Cash on hand in the office of the Company, .	54 72
Cash deposited in the American Exchange National Bank, . . . . .	8,355 19
Net amount due from agents for premiums collected during the year, . . . . .	4,443 16
<i>Amount carried forward,</i> . . . . .	<u>\$268,028 07</u>

* Value of lands mortgaged, without buildings, . . . . .	\$36,600 00
Value of buildings thereon, . . . . .	99,500 00
Total value of mortgaged premises, . . . . .	<u>\$136,100 00</u>
Amount of insurance held as collateral, . . . . .	68,300 00

<i>Amount brought forward,</i> . . . . .	\$268,028 07	
Premium notes taken for marine and inland risks, overdue and not paid, . . . . .	1,000 00	
Office and other premiums unpaid and in process of collection, . . . . .	2,244 22	
Debts, claims and demands due the Company, . . . . .	625 00	
Interest (not included above) accrued but not due, . . . . .	2,904 61	
All other assets and property, . . . . .	2,548 08	
Gross present Assets, . . . . .	—————	\$277,349 98

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$1,173 29	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	5,700 00	
Cash dividends to stockholders, declared and un- paid, . . . . .	12,470 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	26,145 00	
All other debts and obligations; viz., rents, . . . . .	916 66	
Gross present Liabilities, except Capital Stock, . . . . .	—————	46,404 95
Surplus as regards Policy-holders, . . . . .		\$230,945 03
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		\$30,945 03

## AMERICAN FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated February 28, 1810. Commenced business March 12, 1810.]

THOMAS R. MARIS, *President.* Secretary, ALBERT C. L. CRAWFORD.*Office, No. 310 Walnut Street, Philadelphia.**Attorney to accept service, GEO. E. FOSTER, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per ct. Registered Bonds of 1881, . . . . .	\$40,000 00	\$43,900 00
State, County and City Bonds and Loan:—		
City and County of Erie, Pa., 6 per cent. Bonds, . . . . .	\$1,600 00	\$1,200 00
State of Tennessee 5 per cent. Bonds, . . . . .	10,000 00	5,500 00
State of Tennessee 6 per cent. Bonds, . . . . .	10,000 00	6,450 00
City of Philadelphia 6 per cent. Bonds, free from taxes, . . . . .	20,000 00	20,000 00
State of Pennsylvania 6 per cent. War Loan, . . . . .	10,000 00	10,450 00
County of Chester, Pa., 6 per cent. Bonds, . . . . .	25,000 00	25,000 00
	—————	—————
	\$76,600 00	\$68,600 00

## National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
50 shares Union Bank of Tennessee, . . .	\$100	\$2	\$100 00

## Railroad Stocks :—

240 shares Philadelphia, Wilmington and Baltimore Railroad, . . . . .	\$50	\$50	\$12,000 00
197 “ Pennsylvania Railroad, . . . . .	50	62	12,214 00
100 “ North Pennsylvania Railroad, . . . . .	50	46	4,600 00
378 “ Lehigh Valley Railroad, . . . . .	50	59	22,302 00
\$10,000 Harrisburg, Portsmouth, Mt. Joy and Lancaster Railroad 6 per cent. Bonds, . . . . .	100	90	9,000 00
\$5,000 Delaware Railroad Company's 6 per cent. Bonds (guaranteed), . . . . .	100	90	4,500 00
\$20,000 Pennsylvania Railroad Company's 6 per cent. First Mortgage Bonds, . . . . .	100	103½	20,700 00
\$10,000 North Pennsylvania Railroad Company's 6 per cent. Bonds, . . . . .	100	101	10,100 00
\$10,000 Cleveland and Mahoning Railroad Company's 7 per cent. Bonds, . . . . .	100	100	10,000 00
\$5,000 Little Schuylkill Railroad and Coal Company's 7 per cent. Bonds, . . . . .	100	100	5,000 00
\$3,000 Delaware and Raritan Canal and Camden and Amboy Railroad and Transportation Bonds [of 1875], . . . . .	100	96	2,880 00
\$24,000 Delaware and Raritan Canal and Camden and Amboy Railroad and Transportation Mortgage Bonds, . . . . .	100	95	22,800 00
\$1,000 Elmira and Williamsport Railroad 5 per cent. Bonds, . . . . .	100	60	600 00
\$10,000 Lehigh Valley Railroad 6 per ct. Bonds, . . . . .	100	100	10,000 00
			<hr/>
			\$146,696 00

## Other Corporate Stocks, Bonds and Securities :—

15 shares Philadelphia Exchange Company, . . .	\$100	\$75	\$1,125 00
18 “ Philadelphia and Lancaster Turnpike Company, . . . . .	50	15	270 00
\$1,225 Schuylkill Navigation Company's 6 per cent. Bonds of 1882, . . . . .	100	73	894 25
\$7,000 Susquehanna Canal Company's 6 per cent. Bonds, . . . . .	100	48	3,360 00
\$10,000 Chesapeake and Delaware Canal Company's 6 per cent Bonds, . . . . .	100	95	9,500 00
\$15,000 Delaware Division Canal Company's 6 per cent. Bonds, . . . . .	100	80	12,000 00

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Amount carried forward, . . . . . \$27,149 25



	Par val. per share.	Market val. per share.	Total Market val.
<i>Amount brought forward,</i>			\$27,149 25
\$20,000 Lehigh Coal and Navigation Company's 6 per cent. Bonds,	\$100	\$86	17,200 00
\$12,000 Schuylkill Navigation Company's 6 per cent. First Mortgage Bonds,	100	79	9,480 00
\$2,500 Franklin Institute 5 per cent. Bonds,	100	70	1,750 00
\$10,000 Hazelton Coal Company's 6 per ct. Bonds,	100	100	10,000 00
\$10,000 Coal Ridge Improvement and Canal Company's 6 per cent. Bonds,	100	80	8,000 00
			<hr/> \$73,579 25

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
100 shares Union National Bank,	\$5,650 00	\$4,500 00
\$23,300 United States 5-20 Bonds,	25,630 00	20,750 00
400 shares Little Schuylkill R. R. and Nav'n Co.,	17,600 00	10,000 00
60 " American Fire Insurance Company,	10,020 00	6,500 00
20 " Buck Mountain Coal Company,	600 00	500 00
112 " Lehigh Valley Railroad Company,	6,608 00	4,750 00
165 " Lehigh Valley Railroad Company,	9,735 00	8,589 74
182 " Buck Mountain Coal Company,	5,460 00	
440 " Penna. Salt Manufacturing Company,	24,200 00	17,500 00
\$1,500 Belvidere and Delaware Railroad Company's Bonds,	1,350 00	2,000 00
\$3,000 Susquehanna Canal Company's Bonds,	1,440 00	
\$2,000 Delaware and Raritan Canal and Camden and Amboy Railroad and Transportation Company's Bonds,	1,920 00	3,000 00
100 shares Lehigh Zinc Company,	500 00	
105 " Pennsylvania Railroad Company,	6,510 00	2,625 00
100 " Fidelity Insurance, Trust and Safe Deposit Company,	10,000 00	2,000 00
\$2,000 Schuylkill Navigation Improvement Bonds,	1,440 00	5,000 00
\$6,500 Schuylkill Navigation Boat and Car Bonds,	4,875 00	
\$100 United States 10-40 Bonds,	106 00	4,400 00
\$2,500 Central Railroad Co of New Jersey Bonds,	2,500 00	
\$1,500 United States 5-20 Bonds,	1,650 00	33,500 00
34 shares Barclay Coal Company,	680 00	
300 " Lehigh Valley Railroad Company,	17,700 00	11,000 00
400 " Lehigh Crane Iron Company,	22,400 00	
200 " Penna. Salt Manufacturing Company,	11,000 00	1,000 00
9 " Insurance Company of the State of Pennsylvania,	1,980 00	
5 " Lehigh Valley Railroad Company,	295 00	500 00
20 " Buck Mountain Coal Company,	600 00	
12 " Bank of North America,	2,820 00	2,000 00
	<hr/> \$195,269 00	<hr/> \$129,114 74

All other Assets and Property owned by the Company :—

	Cash value.
Ground rents well secured, . . . . .	\$40,240 83

#### SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$125,100 00
Loans on mortgage of real estate (first liens),* . . . . .	381,200 00
Cash market value of U. S. stocks and securities, . . . . .	43,900 00
State, county and city bonds and loan, . . . . .	68,600 00
National bank stocks, . . . . .	100 00
Railroad stocks and bonds, . . . . .	146,696 00
Other corporate stocks, bonds and securities, . . . . .	73,579 25
Loans on collateral security, . . . . .	129,114 74
Cash on hand in the office of the Company, . . . . .	820 74
Cash deposited in the Bank of North America, . . . . .	19,383 85
Net amount due from agents for premiums collected during the year, . . . . .	1,639 23
Interest (not included above) due and not paid, \$773.59; accrued but not due, \$15,865.43; rents accrued, \$661.27, . . . . .	17,300 20
All other assets and property, viz.: Ground rents, . . . . .	40,240 83
Gross present Assets, . . . . .	\$1,047,674 84

#### LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$5,565 00
Cash dividends to stockholders declared and unpaid, . . . . .	52 50
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	57,950 94
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .	225,474 41
State and local taxes, due or accrued, . . . . .	853 82
All other debts and obligations; viz., real estate expenses, . . . . .	13 50
Gross present Liabilities, except Capital Stock, . . . . .	289,910 17
Surplus as regards Policy-holders, . . . . .	\$757,764 67
Paid-up Capital, . . . . .	400,000 00
Surplus over Capital, . . . . .	\$357,764 67

* Value of lands mortgaged, without buildings, . . . . .	\$293,825 00
Value of buildings thereon, . . . . .	566,175 00

Total value of mortgaged premises, . . . . .	\$860,000 00
Amount of insurance held as collateral, . . . . .	284,350 00

## ANDES INSURANCE COMPANY, CINCINNATI, OHIO.

[Incorporated April 7, 1870. Commenced business July 14, 1870.]

JOSEPH B. BENNETT, *President.**Secretary,* JOHN H. BEATTIE.*Office, No. 118 West Fourth Street, Cincinnati.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 Bonds, . . . . .	\$109,600 00	\$116,724 00
“ “ 5-20 Bonds, . . . . .	72,500 00	78,250 38
	<hr/>	<hr/>
	\$182,100 00	\$194,974 38

## State, County and City Bonds:—

State of Alabama Bonds, . . . . .	\$10,000 00	\$9,750 00
Ohio State and County Bonds, . . . . .	53,564 00	50,885 80
Ohio State incorporated City Bonds, . . . . .	43,400 00	41,330 00
	<hr/>	<hr/>
	\$106,964 00	\$101,965 80

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Little Miami Railroad Bonds, . . . . .	—	\$2,500 00
“ “ “ “ . . . . .	—	3,160 00
		<hr/>
		\$5,660 00

## All other Assets and Property owned by the Company:—

Bills receivable, . . . . .	\$7,363 53
Office furniture and fixtures, &c., . . . . .	7,588 18
Amount due from other insurance companies, . . . . .	356 50
	<hr/>
	\$15,308 21

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),* . . . . .	\$614,081 53
Cash market value of U. S. stocks and securities, . . . . .	194,974 38
State, county and city bonds, . . . . .	101,965 80
Cash loans on collateral security, . . . . .	5,660 00
Cash on hand in the office of the Company, . . . . .	762 68
Cash deposited in the LaFayette Bank, . . . . .	44,176 53
Cash deposited in the German Savings Bank, . . . . .	27,350 30
Cash deposited in the Third National Bank, . . . . .	15,673 21
	<hr/>
Amount carried forward, . . . . .	\$1,004,644 43

* Value of lands mortgaged, without buildings, . . . . .	\$914,197 00
Value of buildings thereon, . . . . .	978,200 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$1,892,397 00
Amount of insurance held as collateral, . . . . .	310,900 00



<i>Amount brought forward,</i>	\$1,004,644 43
Cash deposited in the First National Bank,	11,647 35
Cash deposited in Andrews, Bissell & Co.'s Bank,	11,268 50
Cash deposited in Espy, Heidelbach & Co's Bank,	10,441 54
Cash deposited in Evans & Co.'s Bank,	10,486 95
Cash deposited in Seasingood, Netter & Co.'s B'k,	5,124 77
Net amount due from agents for premiums collected during the year,	101,556 97
Premium notes taken for marine and inland risks, not yet due,	4,292 20
Office and other premiums unpaid and in process of collection,	637 14
Interest (not included above) accrued but not due,	28,017 59
All other assets and property,	15,308 21
Gross present Assets,	—————\$1,203,425 65

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$22,726 86
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	119,994 70
Due or to become due to other companies for re-insurance premiums,	150 00
Gross present Liabilities, except Capital Stock,	————— 142,871 56
Surplus as regards Policy-holders,	\$1,006,554 09
Paid-up Capital,	1,000,000 00
Surplus over Capital,	\$60,554 09

## ASTOR FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated July 15, 1851. Commenced business July 16, 1851.]

ROBERT D. HART, *President.**Secretary,* JAMES YEREANCE.*Office, No. 104 Broadway, New York.**Attorney to accept service,* WILLIAM H. ELLISON, *Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Bonds of 1881,	\$39,500 00	\$43,696 87
“ “ 5-20 Bonds of 1867,	45,000 00	48,487 50
“ “ Regist'd 5-20 Bonds of 1865 (new),	50,000 00	53,687 50
“ “ Registered 5-20 Bonds of 1862,	50,000 00	54,000 00
“ “ 5-20 Bonds of 1865,	45,000 00	48,712 50
	—————	—————
	\$229,500 00	\$248,584 37

## County and City Bonds:—

	Par value.	Market value.
Revenue Bond of the Corporation of the City and County of New York, . . . . .	\$50,000 00	\$50,000 00
New York County Bond for the repayment of taxes, . . . . .	300 00	300 00
	<hr/>	<hr/>
	\$50,300 00	\$50,300 00

## Other Corporate Stocks:—

30 shares Metropolitan Fire Insurance Company,	\$30	\$15	\$450 00
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## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Chatham National Bank, . . . . .	\$2,337 50	\$1,375 00
Pacific Mail Steamship Company, . . . . .	19,128 00	17,000 00
Continental Bank, . . . . .		
Marine National Bank, . . . . .		
Phoenix National Bank, . . . . .		
Lamar Fire Insurance Company, . . . . .		
Stuyvesant Fire Insurance Company, . . . . .		
New Amsterdam Fire Insurance Company, . . . . .		
Empire City Fire Insurance Company, . . . . .	1,150 00	1,000 00
Columbus, Chicago and Illinois Central Railway Company, . . . . .	192 50	400 00
Chatham National Bank, . . . . .	7,455 00	6,000 00
Mutual Bank, . . . . .		
Fulton Fire Insurance Company, . . . . .		
Hamilton Fire Insurance Company, . . . . .	331 50	225 00
Hamilton Fire Insurance Company, . . . . .	715 00	500 00
Excelsior Fire Insurance Company, . . . . .	2,100 00	1,500 00
Empire City Fire Insurance Company, . . . . .	575 00	300 00
Atlantic Fire Insurance Company, . . . . .	5,200 00	4,000 00
New York Central Railroad Company, . . . . .	13,017 50	10,000 00
Certificate of Indebtedness, . . . . .		
United States 5-20 Bonds of 1867, . . . . .		
“ “ 10-40 Coupon Bonds, . . . . .	10,675 00	10,000 00
“ “ 5-20 Bonds of 1868, . . . . .	6,667 50	6,000 00
New Mortgage Bonds, Lake Shore Railway Co.,	880 00	400 00
	<hr/>	<hr/>
	\$70,424 50	\$58,700 00

## All other Assets and Property owned by the Company:—

	Cash value.
Office furniture and fixtures, including large iron safe, . . . . .	\$2,500 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$26,000 00	
Cash market value of U S. stocks and securities,	248,584 37	
County and city bonds, . . . .	50,300 00	
Other corporate stocks, . . . .	450 00	
Loans on collateral security, . . . .	58,700 00	
Cash on hand in the office of the Company, .	4,787 38	
Cash deposited in the Chatham National Bank, .	4,367 76	
Premium notes taken for fire, marine and inland risks, not yet due, . . . . .	3,092 16	
Office and other premiums unpaid and in process of collection, . . . . .	3,976 72	
Interest (not included above) accrued but not due,	2,812 66	
All other assets and property, . . . .	2,500 00	
Gross present Assets, . . . . .	—————	\$405,571 05

## LIABILITIES.

Adjusted losses and claims, due and unpaid, .	\$9,478 58	
Losses and claims adjusted, but not yet due, .		
Claimed, reported and supposed losses, not yet adjusted, . . . . .		
Claims for losses disputed or resisted, . . . .		
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	68,632 03	
Gross present Liabilities, except Capital Stock, . . . . .	—————	78,110 61
Surplus as regards Policy-holders, . . . . .		\$327,460 44
Paid-up Capital, . . . . .		250,000 00
Surplus over Capital, . . . . .		\$77,460 44

\* Value of lands mortgaged with buildings, . . . . . \$53,000 00  
Amount of insurance held as collateral, . . . . . 20,500 00



## ATLANTIC FIRE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated February 20, 1851. Commenced business February 22, 1851.]

JOHN D. COCKS, *President.**Secretary,* HORATIO DORR.*Office, No. 172 Atlantic Street, Brooklyn.**Attorney to accept service, HORACE V. FREEMAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Registered Bonds, . . . .	\$270,000 00	\$300,375 00
“ “ Coupon Bonds, . . . .	20,000 00	22,125 00
	<hr/>	<hr/>
	\$290,000 00	\$322,500 00

## State and City Bonds:—

State of New York Bonds, . . . .	\$10,000 00	\$10,500 00
State of Wisconsin Bonds, . . . .	5,000 00	5,000 00
State of Alabama Bonds, . . . .	10,000 00	10,200 00
State of Virginia Bonds, . . . .	31,800 00	19,080 00
City of Brooklyn Bonds, . . . .	10,000 00	10,000 00
Elizabeth City Bonds, . . . .	20,000 00	20,000 00
	<hr/>	<hr/>
	\$86,800 00	\$74,780 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
250 shares Phenix National Bank, New York, .	\$20	\$21½	\$5,400 00
50 “ Importers' and Traders' Nat'l Bank, New York, . . . .	100	165	8,250 00
70 “ American Exchange Nat'l Bank, New York, . . . .	100	114	7,980 00
60 “ Atlantic National Bank, New York, .	75	78¾	4,725 00
			<hr/>
			\$26,355 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
10 shares Brooklyn Trust Company, . . . .	\$1,150 00	\$10,000 00
11 “ Broadway Railroad Co., Brooklyn, .	1,430 00	
25 “ Commercial Bank, Brooklyn, . . . .	2,500 00	
20 “ First National Bank, Brooklyn, . . . .	3,000 00	
68 “ Montauk Fire Insurance Company, . . . .	3,740 00	2,400 00
14 “ Union Ferry Company, . . . .	1,820 00	
Kings County 7 per cent. Bond, . . . .	1,000 00	
30 shares Citizens' Gas Company, Brooklyn, .	4,350 00	5,050 00
10 “ Home Life Insurance Company, . . . .	1,500 00	
87 “ North and East River Railroad, . . . .	4,350 00	1,000 00
Elizabeth City (N. J.) 7 per cent. Bond, . . . .	500 00	900 00
Union County (N. J.) 7 per cent. Bond, . . . .	500 00	
United States 5-20 Bond of 1864, . . . .	540 00	400 00
	<hr/>	<hr/>
	\$26,380 00	\$19,750 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$56,650 00
Cash market value of U. S. stocks and securities,	322,500 00
State and city bonds,	74,780 00
National bank stocks,	26,355 00
Cash loans on collateral security,	19,750 00
Cash on hand in the office of the Company,	9,983 12
Cash deposited in the Atlantic National Bank,	13,166 61
Cash deposited in the National City Bank,	863 55
Net amount due from agents for premiums collected during the year,	13,213 65
Salvages and savings on losses already paid,	1,715 34
Interest (not included above) accrued but not due,	9,217 06
Gross present Assets,	<hr/> \$548,194 33

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$33,033 26
Claims for losses disputed or resisted,	13,535 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	162,796 03
Gross present Liabilities, except Capital Stock,	<hr/> 209,364 29
Surplus as regards Policy-holders,	\$338,830 04
Paid-up Capital,	300,000 00
Surplus over Capital,	<hr/> \$38,830 04

* Value of lands mortgaged, without buildings,	\$97,000 00
Value of buildings thereon,	102,500 00

Total value of mortgaged premises,	\$199,500 00
Amount of insurance held as collateral,	62,600 00

ATLANTIC FIRE AND MARINE INSURANCE COMPANY,  
PROVIDENCE, R. I.

[Incorporated May, 1852. Commenced business June, 1852.]

SUCHET MAURAN, *President.*

*Secretary,* JEREMIAH S. PARISH.

*Office, No. 45 Westminster Street, Providence.*

*Attorney to accept service, HENRY R. DALTON, Boston.*

DETAILED STATEMENT OF ASSETS.

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
1,000 shares Nat'l B'k of Commerce, Providence,	\$50	\$52½	\$52,500 00
240 " Globe National Bank, Providence, .	50	57½	13,800 00
200 " Fourth National Bank, Providence, .	100	112	22,400 00
120 " Northern National B'k, Providence,	100	95	11,400 00
168 " Lime Rock Nat'l Bank, Providence,	50	52½	8,820 00
200 " Nat'l Bank of Commerce, New York,	100	118	23,600 00
200 " Fourth National Bank of New York,	100	106	21,200 00
			\$153,720 00

Other Corporate Stocks:—

100 shares Delaware and Hudson Canal Company,	\$100	\$119	\$11,900 00
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All other Assets and Property owned by the Company:—

Personal property, revenue stamps, &c., . . . . .	\$575 57
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SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$127,976 83	
Cash market value of National bank stocks, .	153,720 00	
Other corporate stocks, . . . . .	11,900 00	
Cash on hand in the office of the Company, .	2,478 57	
Cash deposited in the National Bank of Com- merce, Providence, . . . . .	21,416 82	
Net amount due from agents for premiums col- lected during the year, . . . . .	5,997 42	
Premium notes taken for marine and inland risks, not yet due, . . . . .	653 13	
Office and other premiums unpaid and in process of collection, . . . . .	1,395 74	
Salvages and savings on losses already paid, .	500 00	
All other assets and property, . . . . .	575 57	
Gross present Assets, . . . . .	\$326,614 08	
<i>Amount carried forward,</i> . . . . .		\$326,614 08



*Amount brought forward,* . . . . . \$326,614 08

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$450 50	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	14,880 53	
Claims for losses disputed or resisted, . . . .	5,000 00	
Due for borrowed money, . . . . .	15,000 00	
Cash dividends to stockholders, declared and un- paid, . . . . .	222 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	41,784 63	
All other debts and obligations; viz., rents, salaries, and office, agency and incidental expenses, . .	166 67	
Gross present Liabilities, except Capital Stock,	— — —	77,504 33
Surplus as regards Policy-holders, . . . . .	\$249,109 75	
Paid-up Capital, . . . . .	200,000 00	
Surplus over Capital, . . . . .	\$49,109 75	

## ATLANTIC MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated April 11, 1842. Commenced business July, 1842.]

JOHN D. JONES, *President.*

*Secretary,* J. H. CHAPMAN.

*Office, No. 51 Wall Street, New York.*

*Attorney to accept service,* J. WINTHROP COFFIN, *Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds, . . . .	\$5,750,000 00	\$5,675,000 00
“ “ 5 per cent. Bonds, . . . .	525,000 00	515,000 00
	\$6,275,000 00	\$6,190,000 00

State, County and City Bonds:—

State of Ohio 6 per cent. Bonds, . . . .	\$73,600 00	\$67,890 00
State of New York 6 per cent. Bonds, . . . .	85,000 00	80,750 00
State of New York 7 per cent. Bonds, . . . .	172,000 00	172,000 00
State of Illinois Bonds, . . . . .	68,000 00	66,850 00
State of Connecticut 6 per cent. Bonds, . . . .	200,000 00	190,000 00
New York City Revenue Bonds, . . . . .	900,000 00	900,000 00
New York County Bonds, . . . . .	200,000 00	190,000 00
Brooklyn City Bonds, . . . . .	119,000 00	107,100 00
Kings County Bonds, . . . . .	110,000 00	99,000 00
Queens County Bonds, . . . . .	50,000 00	45,000 00

## National Bank Stocks:—

	Par val. per share.*	Market val. per share.*	Total Market val.
American Exchange Bank, . . . . .	—	—	\$23,600 00
Bank of America, . . . . .	—	—	90,000 00
Bank of New York, . . . . .	—	—	64,400 00
Bank of Commonwealth, . . . . .	—	—	5,000 00
Continental Bank, . . . . .	—	—	36,000 00
Hanover Bank, . . . . .	—	—	28,200 00
Leather Manufacturers' Bank, . . . . .	—	—	15,600 00
Merchants' Bank, . . . . .	—	—	97,750 00
Mechanics' Bank, . . . . .	—	—	45,900 00
Manhattan Company Bank, . . . . .	—	—	8,550 00
Merchants' Exchange Bank, . . . . .	—	—	4,250 00
Market Bank, . . . . .	—	—	50,000 00
Metropolitan Bank, . . . . .	—	—	45,000 00
Phenix Bank, . . . . .	—	—	36,000 00
Union Bank, . . . . .	—	—	40,000 00
			<hr/>
			\$590,250 00

## Railroad Bonds:—

## Delaware and Lackawanna and Western Railroad

Company's Bonds, . . . . .	—	—	\$28,800 00
Delaware and Hudson Canal Company's Bonds, . . . . .	—	—	81,000 00
New York Central Railroad Co.'s 6 per ct. Bonds, . . . . .	—	—	35,100 00
			<hr/>
			\$144,900 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
American Exchange Bank, . . . . .	\$10,000 00	\$9,000 00
Bank of America, . . . . .	38,000 00	33,000 00
Bank of Commerce, . . . . .	23,000 00	18,000 00
Bank of the State of New York, . . . . .	3,000 00	2,000 00
Chatham Bank, . . . . .	15,000 00	10,000 00
Corn Exchange Bank, . . . . .	56,000 00	46,000 00
Market Bank, . . . . .	10,000 00	8,500 00
Metropolitan Bank, . . . . .	7,000 00	5,250 00
Nassau Bank of Brooklyn, . . . . .	20,000 00	15,000 00
New York Exchange Bank, . . . . .	15,000 00	13,300 00
Ninth National Bank, . . . . .	6,400 00	5,750 00
Phenix Bank, . . . . .	1,500 00	1,300 00
Shoe and Leather Bank, . . . . .	2,500 00	1,500 00
Union Bank, . . . . .	85,000 00	60,000 00
New York Warehouse and Security Company, . . . . .	56,000 00	44,000 00
New York Guarantee and Indemnity Company, . . . . .	100,000 00	67,000 00
	<hr/>	<hr/>
<i>Amounts carried forward,</i> . . . . .	\$448,400 00	\$339,600 00

\* Not returned.

	Market value.	Loaned thereon.
<i>Amounts brought forward,</i> . . . . .	\$448,400 00	\$339,600 00
Williamsburg Gas Light Company, . . . . .	14,000 00	10,000 00
Ætna Insurance Company, . . . . .	6,000 00	5,000 00
Pennsylvania Coal Company, . . . . .	50,000 00	35,000 00
Delaware and Hudson Canal Company, . . . . .	13,000 00	10,000 00
Delaware and Lackawanna and Western Railroad Company, . . . . .	255,000 00	215,000 00
Morris and Essex Railroad Company, . . . . .	1,300 00	1,000 00
Central Railroad Company of New Jersey, . . . . .	10,000 00	8,000 00
Michigan Central Railroad Company, . . . . .	6,400 00	5,500 00
Illinois Central Railroad Company, . . . . .	54,000 00	42,500 00
Erie Railway Company First Mortgage Bonds, . . . . .	114,000 00	100,000 00
Morris and Essex Railroad Company, . . . . .	10,000 00	8,500 00
Illinois Railroad Company, . . . . .	3,100 00	2,800 00
Union Pacific Railroad Company's First Mortgage Bonds, . . . . .	4,500 00	3,800 00
Rockford, Rock Island and St. Louis Railroad Company's Bonds, . . . . .	900 00	700 00
New York County Revenue Bonds, . . . . .	150,000 00	80,000 00
Brooklyn City Bonds, . . . . .	9,000 00	7,000 00
Boston City Bonds, . . . . .	5,000 00	4,000 00
United States Trust Company Certificate of De- posit, . . . . .	18,000 00	15,000 00
United States Bonds, . . . . .	203,800 00	183,950 00
	<hr/>	<hr/>
	\$1,376,400 00	\$1,077,350 00

## Other Cash Loans :—

	Cash value.
Being to Trust Companies and Banks, . . . . .	\$1,300,000 00

## Other Debts, Claims and Demands due the Company :—

Loans on Bond and Mortgage (duly recorded and being first liens) upon which not more than one year's interest is due, . . . . .	\$17,500 00
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## All other Assets and Property owned by the Company :—

Interest due and accrued on collateral loans, . . . . .	\$1,598 73
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$200,000 00
Loans on mortgage of real estate (first liens),* . . . . .	17,500 00
	<hr/>
<i>Amount carried forward,</i> . . . . .	\$217,500 00

\* Value of lands and buildings mortgaged, . . . . . \$39,000 00  
Amount of insurance held as collateral, . . . . . 8,000 00



<i>Amount brought forward,</i>	\$217,500 00
Cash market value of U. S. stocks and securities,	6,190,000 00
State, county and city bonds,	1,918,590 00
National bank stocks,	590,250 00
Railroad bonds,	144,900 00
Loans on collateral security,	1,077,350 00
Other cash loans,	1,300,000 00
Cash deposited in various banks,	316,125 45
Premium notes taken for marine and inland risks, not yet due,	2,089,915 95
Premium notes taken for marine and inland risks, overdue and not paid,	109,450 84
Due or to become due from other companies for re-insurance on losses already paid, and on out- standing losses, not yet paid,	} 225,000 00
Salvages and savings on losses already paid, and on outstanding losses not yet paid,	
Interest (not included above) due and not paid, \$300; accrued but not due, \$2.46,	302 46
All other assets and property,	4,598 73
Gross present Assets,	<u>\$14,183,983 43</u>

## LIABILITIES.

Adjusted losses and claims, due and unpaid,	\$127,750 38
Claimed, reported and supposed losses, not yet adjusted,	1,608,875 58
Claims for losses disputed or resisted,	321,200 00
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off,	2,033,675 18
Return premiums on settled, cancelled or surren- dered policies,	149,034 24
Principal unpaid on scrip ordered to be redeemed,	121,204 17
Interest due and unpaid on scrip,	27,000 00
All other debts and obligations,	5,852 71
Gross present Liabilities, except Scrip,*	<u>4,394,592 26</u>
Surplus as regards* Policy-holders,	\$9,789,391 17
Scrip issued and authorized to be issued, which has not been cancelled or ordered to be re- deemed,	7,702,190 00
Surplus over Scrip,	<u>\$2,087,201 17</u>

* Scrip authorized to be redeemed during the year,	\$1,977,798 94
Scrip dividends declared during the year,	2,204,780 00
Rate per cent. of dividend on participating premiums,	40 per cent.
Annual rate of interest paid on scrip,	6 per cent.

## BUFFALO CITY INSURANCE COMPANY, BUFFALO, N. Y.

[Incorporated April, 1867. Commenced business May, 1867.]

WILLIAM G. FARGO, *President.**Secretary,* HENRY T. SMITH.*Office, No. 10 Main Street, Buffalo.**Attorney to accept service,* JOSEPH W. KINSLEY, *Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Bonds, . . . . .	—	\$247,825 00

All other Assets and Property owned by the Company:—

	Cash value.
Personal property, . . . . .	\$6,033 21

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$247,825 00
Loans on collateral security, . . . . .	83,920 00
Cash on hand in the office of the Company, . . . . .	605 88
Cash deposited in White's Bank, . . . . .	3,768 63
Cash deposited in the First National Bank, . . . . .	4,614 47
Cash deposited in the Marine Bank, . . . . .	370 27
Cash deposited in the Manufacturers' and Traders' Bank, . . . . .	10,123 63
Cash deposited in the National Savings Bank, . . . . .	560 21
Net amount due from agents for premiums collected during the year, . . . . .	6,994 56
Premium notes taken for marine and inland risks, not yet due, . . . . .	3,647 71
Office and other premiums unpaid and in process of collection, . . . . .	1,372 05
Salvages and savings on losses already paid, . . . . .	1,097 97
All other assets and property, . . . . .	6,033 21
Gross present Assets, . . . . .	— — — \$370,933 59

## LIABILITIES.

Adjusted losses and claims, due and unpaid,* . . . . .	\$3,680 00
Losses and claims adjusted, but not yet due, . . . . .	16,091 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	99,694 13
Gross present Liabilities, except Capital Stock, . . . . .	— — — 119,465 13
Surplus as regards Policy-holders, . . . . .	\$251,468 46
Paid-up Capital, . . . . .	\$300,000 00
Net present Assets, . . . . .	251,468 46
Impairment of Capital, . . . . .	\$48,531 54

\* Since paid.

# BUFFALO FIRE AND MARINE INSURANCE COMPANY, BUFFALO, N. Y.

[Incorporated April 18, 1843. Commenced business June, 1843.]

SHERMAN S JEWETT, *President.*

*Secretary,* TOWNSEND DAVIS.

*Office, No. 48 Main Street, Buffalo, N. Y.*

*Attorney to accept service,* JOSEPH W. KINSLEY, *Boston.*

## DETAILED STATEMENT OF ASSETS.

### United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . .	\$50,000 00	\$55,500 00
“ “ 5-20 Bonds of 1865, . . .	50,000 00	54,000 00
“ “ 5-20 Bonds of 1867, . . .	51,000 00	55,080 00
“ “ 6 per cent. Currency Bonds, . . .	25,000 00	27,625 00
	<hr/>	<hr/>
	\$176,000 00	\$192,205 00

### State Bonds:—

State of New York 6 per cent. Bonds, . . .	\$18,000 00	\$18,360 00
State of New York 5 per cent. Bonds, . . .	6,000 00	6,120 00
	<hr/>	<hr/>
	\$24,000 00	\$24,480 00

### Railroad Bonds:—

Michigan Southern and Northern Indiana Railroad Bonds, . . . . .	\$16,000 00	\$16,000 00
Harlem Railroad Bonds, . . . . .	27,000 00	27,000 00
Great Western Railroad Bonds, . . . . .	20,000 00	16,000 00
Wabash Railroad Bonds, . . . . .	8,000 00	6,720 00
Toledo and Wabash Railroad Bonds, . . . . .	1,000 00	840 00
	<hr/>	<hr/>
	\$72,000 00	\$66,560 00

### Debts, Claims and Demands due the Company:—

	Cash value.
Judgment, . . . . .	\$6,000 00
Bills receivable, . . . . .	3,500 00
	<hr/>
	\$9,500 00

### All other Assets and Property owned by the Company:—

Office furniture, . . . . .	\$2,000 00
Steam-pumps and wrecking apparatus, . . . . .	4,000 00
	<hr/>
	\$6,000 00



## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$12,000 00	
Loans on mortgage of real estate (first liens),*	79,089 19	
Cash market value of U. S. stocks and securities,	192,205 00	
State bonds, . . . . .	24,480 00	
Railroad bonds, . . . . .	66,560 00	
Cash on hand in the office of the Company, .	6,728 59	
Cash deposited in the Farmers' and Mechanics' National Bank, Buffalo, . . . . .	36,651 18	
Cash deposited in the Marine Bank, Buffalo, .	21,810 05	
Net amount due from agents for premiums collected during the year, . . . . .	16,049 62	
Debts, claims and demands due the Company, .	9,500 00	
Interest (not included above) due and not paid, \$245; accrued but not due, \$2,258.76, . . . . .	2,503 76	
All other assets and property, . . . . .	6,000 00	
Gross present Assets, . . . . .		\$473,577 39

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$20,606 66	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	20,400 00	
Claims for losses disputed or resisted, . . . . .	4,000 00	
Cash dividends to stockholders, declared and unpaid, . . . . .	1,538 02	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	89,946 12	
Principal unpaid on scrip ordered to be redeemed, . . . . .	8,210 54	
Interest due or unpaid on scrip, . . . . .	2,424 15	
Gross present Liabilities, except Capital Stock, . . . . .		147,125 49
Surplus as regards Policy-holders, . . . . .	\$326,451 90	
Paid-up Capital, . . . . .	304,222 50	
Surplus over Capital, . . . . .	\$22,229 40	

* Value of lands mortgaged, without buildings, . . . . .	\$166,450 00
Value of buildings thereon, . . . . .	80,500 00
Total value of mortgaged premises, . . . . .	\$246,950 00
Amount of insurance held as collateral, . . . . .	51,500 00

## CAPITAL CITY INSURANCE COMPANY, ALBANY, N. Y.

[Incorporated February 1, 1865. Commenced business February 1, 1865.]

FRANK CHAMBERLAIN, *President.**Secretary,* JAMES F. CROSBY.*Office, Nos. 438 and 440 Broadway, Albany, N. Y.**Attorney to accept service, HORACE V. FREEMAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Regist'd Bonds of 1881,	\$50,000 00	\$55,250 00
“ “ 5-20 Registered Bonds of 1862, .	12,000 00	13,020 00
“ “ 5-20 Registered Bonds of 1865, .	93,500 00	100,045 00
“ “ 5-20 Registered Bonds of 1867, .	54,500 00	58,315 00
“ “ 5-20 Registered Bonds of 1868, .	6,000 00	6,420 00
“ “ 10-40 Registered Bonds of 1864, .	35,000 00	37,450 00
	<hr/>	<hr/>
	\$251,000 00	\$270,500 00

## Railroad Bonds:—

Central Pacific 1st mortgage 6 per cent. Gold Bonds, . . . . .	\$10,000 00	\$9,000 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$270,500 00	
Railroad bonds, . . . . .	9,000 00	
Cash on hand in the office of the Company, . .	122 11	
Cash deposited in the First National Bank, .	6,216 26	
Net amount due from agents for premiums collected during the year, . . . . .	687 89	
Interest (not included above) due and not paid, .	7,101 37	
Gross present Assets, . . . . .	<hr/>	\$293,627 63

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$3,500 00	
Claims for losses disputed or resisted, . . . .	2,500 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	20,234 29	
All other debts and obligations; viz., rents, \$233.32; office, agency and incidental expenses, \$216.68, . . . . .	450 00	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	26,684 29
Surplus as regards Policy-holders, . . . . .		\$266,943 34
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		<hr/>
		\$66,943 34

## CHARTER OAK FIRE INSURANCE COMPANY, HARTFORD, CT.

[Incorporated May, 1856. Commenced business August, 1856.]

JOSEPH H. SPRAGUE, *President.**Secretary,* GEORGE NEVERS.*Office, No. 248 Main Street, Hartford, Ct.**Attorney to accept service, JAMES GOODMAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company :—

	Par value.	Market value.
United States 6 per cent. Bond of 1881, . . .	\$1,000 00	\$1,100 00

## National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
1,285 shares National Exchange Bank, Hartford,	\$50	\$62½	\$80,312 50

## Railroad Stocks :—

400 shares Wilmington and Weldon Railroad Co.,	\$100	\$45	\$18,000 00
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## Other Corporate Stocks :—

4 shares Onondaga Coal Company, Syracuse, N. Y.,	\$50	\$50	\$200 00
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## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
17 shares Hartford National Bank, Hartford, .	\$2,550 00	\$835 00
51 " Mutual Manufacturing Company, North Manchester, Ct., . . . . .	1,275 00	800 00
Bonds of Michigan Southern and Northern In- diana Railroad, . . . . .	2,910 00	2,890 00
Bonds of City of Detroit, Michigan, . . . .	23,000 00	23,000 00
	<hr/> \$29,735 00	<hr/> \$27,525 00

## Other Cash Loans :—

	Cash value.
Loan on personal security, . . . . .	\$100 00

## All other Assets and Property owned by the Company :—

United States revenue stamps, . . . . .	\$39 60
Office fixtures and safe, . . . . .	2,000 00
Non-resident State tax, . . . . .	156 15
	<hr/> \$2,195 75



## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate		
owned by the Company, . . . . .	\$480 00	
Loans on mortgage of real estate (first liens),*	99,495 78	
Cash market value of U. S. stocks and securities,	1,100 00	
National bank stocks, . . . . .	80,312 50	
Railroad stocks, . . . . .	18,000 00	
Other corporate stocks, . . . . .	200 00	
Loans on collateral security, . . . . .	27,525 00	
Other cash loans, . . . . .	100 00	
Cash on hand in the office of the Company, .	180 83	
Cash deposited in the American National Bank, .	9,320 33	
Net amount due from agents for premiums collected during the year, . . . . .	9,721 46	
Interest (not included above) due and not paid, \$1,300; accrued but not due, \$2,118.97, . .	3,418 97	
All other assets and property, . . . . .	2,195 75	
Gross present Assets, . . . . .	<hr/>	\$252,050 62

## LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$5,979 58	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	7,750 00	
Claims for losses disputed or resisted, . . . .	6,500 00	
Due for borrowed money, secured by 200 shares National Exchange Bank stock, . . . . .	10,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	65,344 98	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	95,574 56
Surplus as regards Policy-holders, . . . . .		\$156,476 06
Paid-up Capital, . . . . .		150,000 00
Surplus over Capital, . . . . .		<hr/> \$6,476 06

* Value of lands mortgaged, without buildings, . . . . .	\$202,400 00
Value of buildings thereon, . . . . .	125,500 00

Total value of mortgaged premises, . . . . .	\$327,900 00
Amount of insurance held as collateral, . . . . .	48,000 00

## CITIZENS' INSURANCE COMPANY, NEW YORK.

[Incorporated April, 1836. Commenced business April, 1837.]

JAMES M. M'LEAN, *President.**Secretary,* EDWARD A. WALTON.*Office, No. 156 Broadway, New York.**Attorney to accept service, WILLIAM H. ELLISON, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds of 1864, . . .	\$50,000 00	\$54,000 00
“ “ 5-20 Registered Bonds of 1865, . . .	50,000 00	53,750 00
“ “ 5-20 Registered Bonds of 1867, . . .	100,000 00	107,000 00
“ “ 6 per cent. Regist'd Bonds of 1881, . . .	50,000 00	55,250 00
	<hr/>	<hr/>
	\$250,000 00	\$270,000 00

## State Bonds:—

State of Virginia 6 per cent. Bonds, . . .	\$30,000 00	\$20,100 00
State of South Carolina 6 per cent. Bonds, . . .	20,000 00	12,400 00
	<hr/>	<hr/>
	\$50,000 00	\$32,500 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
600 shares National Citizens' Bank of New York,	\$25	\$37 50	\$22,500 00

## Railroad Stocks:—

\$50,000 New York Central and Hudson River

Railroad Certificates, . . . . .	\$100	\$88	\$44,000 00
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## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
National Citizens' Bank Stock, . . . . .	\$13,687 50	\$9,000 00
National Citizens' Bank Stock, . . . . .	1,500 00	1,000 00
National Citizens' Bank Stock, . . . . .	7,500 00	4,000 00
St. Nicholas National Bank Stock, . . . . .	4,600 00	4,000 00
Manhattan Life Insurance Stock, . . . . .	3,500 00	1,500 00
Manhattan Life Insurance Stock, . . . . .	3,500 00	2,000 00
Manhattan Life Insurance Stock, . . . . .	17,500 00	10,000 00
United States Life Insurance Stock, . . . . .	2,500 00	
Butchers' and Drovers' National Bank Stock, . . . . .	3,250 00	28,500 00
N. Y. Central and Hudson River Railroad Stock, . . . . .	36,800 00	
N. Y. Central and Hudson River Railroad Stock, . . . . .	46,000 00	41,000 00
N. Y. Central and Hudson River Railroad Stock, . . . . .	9,200 00	10,000 00
N. Y. Cent'l and Hudson River R. R. Certificates, . . . . .	7,480 00	
N. Y. Cent'l and Hudson River R. R. Certificates, . . . . .	26,400 00	20,000 00
N. Y. Cent'l and Hudson River R. R. Certificates, . . . . .	8,800 00	30,000 00
United States Registered Bonds of 1867, . . . . .	26,750 00	

*Amounts carried forward, . . . . .* \$218,967 50 \$161,000 00

	Market value.	Loaned thereon.
<i>Amounts brought forward,</i> . . . .	\$218,967 50	\$161,000 00
United States 5-20 Bonds of 1865, . . . .	1,080 00	1,000 00
" " 5-20 Bonds of 1865, . . . .	648 00	600 00
" " 5-20 Bonds of 1862, . . . .	163 50	150 00
" " 5-20 Bonds of 1862, . . . .	6,540 00	6,000 00
" " 6 per cent. Bonds of 1881, . . . .	552 50	500 00
New York Balance Dock Company Stock, . .	1,500 00	1,200 00
Harlem Gas Company Stock, . . . .	19,775 00	10,000 00
Manhattan Gas Company Stock, . . . .	7,500 00	
Sixth Avenue Railroad Company Stock, . .	9,380 00	
Metropolitan Gas Company Stock, . . . .	17,500 00	27,000 00
Union Trust Company Stock, . . . .	22,500 00	
Eighth Avenue Railroad Company Stock, . .	3,100 00	2,000 00
	<hr/>	<hr/>
	\$309,206 50	\$209,450 00

## All other Assets and Property owned by the Company :—

	Cash value.
Rents accrued, . . . . .	\$116 67
Office furniture, including safes, . . . . .	5,000 00
	<hr/>
	\$5,116 67

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$15,000 00	
Loans on mortgage of real estate (first liens),* . . . . .	62,100 00	
Cash market value of U. S. stocks and securities, . . . . .	270,000 00	
State bonds, . . . . .	32,500 00	
National bank stocks, . . . . .	22,500 00	
Railroad bonds, . . . . .	44,000 00	
Loans on collateral security, . . . . .	209,450 00	
Cash deposited in the National Citizens' Bank, . . . . .	15,300 96	
Office and other premiums unpaid and in process of collection, . . . . .	6,488 04	
Due or to become due from other companies on outstanding losses, not yet paid, . . . . .	2,000 00	
Interest (not included above) due and not paid, \$357; accrued but not due, \$1,993.70, . . . . .	2,350 70	
All other assets and property, . . . . .	5,116 67	
Gross present Assets, . . . . .	<hr/>	\$686,806 37
<i>Amount carried forward,</i> . . . . .		\$686,806 37

* Value of lands mortgaged, without buildings, . . . . .	\$74,500 00
Value of buildings thereon, . . . . .	143,000 00

Total value of mortgaged premises, . . . . .	\$217,500 00
Amount of insurance held as collateral, . . . . .	89,800 00



*Amount brought forward,* . . . . . \$686,806 37

# LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$14,400 00
Cash dividends to stockholders, declared and unpaid, . . . . .	35 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	119,719 83
Due or to become due to other companies for re-insurance premiums, . . . . .	200 00
Return premiums on settled, cancelled or surrendered policies, . . . . .	116 78
Interest due or unpaid on scrip, . . . . .	17 50
All other debts and obligations; viz., rents, \$1,166.67; office, agency and incidental expenses, \$133.33, . . . . .	1,300 00
Gross present Liabilities, except Capital Stock and Scrip, . . . . .	<u>135,789 11</u>
Surplus as regards Policy-holders, . . . . .	\$551,017 26
Paid-up Capital, . . . . .	\$300,000 00
Scrip issued and authorized to be issued, which has not been cancelled or ordered to be redeemed, . . . . .	155,150 00
	<u>455,150 00</u>
Surplus over Capital, . . . . .	\$95,867 26

## CITY FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated April 26, 1823. Commenced business June 6, 1833.]

RICHARD A. READING, *President.* Secretary, SAMUEL TOWNSEND.

*Office, No. 111 Broadway, New York.*

*Attorney to accept service, WILLIAM A. BEATTIE, Boston.*

# DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1862, . . . . .	\$15,000 00	\$16,050 00
“ “ 5-20 Bonds of 1865, . . . . .	15,000 00	16,050 00
“ “ 5-20 Bonds of 1865, . . . . .	20,000 00	22,000 00
	<u>\$50,000 00</u>	<u>\$54,100 00</u>

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
2,303 shares 'Tradesmen's Nat'l Bank, New York,	\$40	\$58 80	\$135,416 40

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
16 shares Importers' and Traders' National Bank, New York, . . . . .	\$2,400 00	\$1,600 00
20 " Rockland County National Bank, . . . . .	1,200 00	1,000 00
	<hr/> \$3,600 00	<hr/> \$2,600 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$3,000 00	
Loans on mortgage of real estate (first liens),* . . . . .	245,600 00	
Cash market value of U. S. stocks and securities, National bank stocks, . . . . .	54,100 00 135,416 40	
Loans on collateral security, . . . . .	2,600 00	
Cash on hand in the office of the Company, . . . . .	250 58	
Cash deposited in the Tradesmen's National Bank, . . . . .	9,047 73	
Cash deposited in the Leather Manufacturers' National Bank, . . . . .	1,976 25	
Office and other premiums unpaid and in process of collection, . . . . .	976 61	
Interest (not included above) due and not paid, \$5,527.20; accrued but not due, \$7,573.75, . . . . .	13,100 95	
Gross present Assets, . . . . .	<hr/>	\$466,068 52

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$3,758 46	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	25,701 17	
State and local taxes, due or accrued, . . . . .	164 25	
All other debts and obligations; viz., rents, \$1,000; office, agency and incidental ex- penses, \$250, . . . . .	1,250 00	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	30,873 88
Surplus as regards Policy-holders, . . . . .		\$435,194 64
Paid-up Capital, . . . . .		210,000 00
Surplus over Capital, . . . . .		<hr/> \$225,194 64

* Value of lands mortgaged, without buildings, . . . . .	\$252,300 00
Value of buildings thereon, . . . . .	324,000 00
Total value of mortgaged premises, . . . . .	<hr/> \$576,300 00
Amount of insurance held as collateral, . . . . .	209,250 00

## CITY FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1853. Commenced business July, 1853.]

CHARLES T. WEBSTER, *President.**Secretary,* GEORGE W. LESTER.*Office in Hungerford & Cone's Block, Hartford, Conn.**Attorney to accept service, JAMES GOODMAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Coupon Bonds of 1881,	\$8,000 00	\$9,060 00
“ “ 6 per cent. Coupon Bonds of 1881,	10,000 00	11,325 00
“ “ 5-20 Coupon Bonds of 1867, . .	28,000 00	30,870 00
	<hr/>	<hr/>
	\$46,000 00	\$51,255 00

## City Bonds:—

City of Peoria 7 per cent. Bond, . . .	\$1,000 00	\$1,000 00
Brooklyn City 6 per cent. Water Bonds, . .	5,000 00	4,800 00
Hartford City 6 per cent. Bonds, . . .	9,000 00	9,000 00
Bridgeport City 6 per cent. Bonds, . . .	19,000 00	19,000 00
	<hr/>	<hr/>
	\$34,000 00	\$33,800 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
100 shares National Park Bank, New York, .	\$100	\$160	\$16,000 00
100 “ Metropolitan Nat'l Bank, New York, .	100	131	13,100 00
50 “ Importers' and Traders' Nat'l Bank, New York, . . . . .	100	152	7,600 00
100 “ Market National Bank, New York, .	100	125	12,500 00
100 “ Merchants' National Bank, New York, .	50	56	5,600 00
100 “ Fourth National Bank, New York, .	100	104½	10,450 00
50 “ Central National Bank, New York, .	100	103⅔	5,175 00
40 “ Mercantile National Bank, Hartford, .	100	112	4,480 00
100 “ Charter Oak National Bank, Hartford, .	100	131	13,100 00
50 “ Phoenix National Bank, Hartford, .	100	153	7,650 00
50 “ Ætna National Bank, Hartford, . .	100	125	6,000 00
25 “ City National Bank, Hartford, . . .	100	105½	2,637 50
100 “ American National Bank, Hartford, .	50	61½	6,150 00
150 “ Hartford National Bank, Hartford, .	100	148	22,200 00
88 “ Farmers' and Mechanics' Nat'l Bank, Hartford, . . . . .	100	132	11,616 00
		<hr/>	<hr/>
			\$144,258 50



## Railroad Stocks and Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
110 shares Michigan Central Railroad, . . .	\$100	\$116	\$12,760 00
100 " New York and New Haven Railroad, . . .	100	145	14,500 00
50 " New York and New Haven Railroad Scrip (25 per cent. paid in), . . .	25	65	3,250 00
150 " Pittsburg, Fort Wayne and Chicago Railroad, guaranteed, . . .	100	93	13,950 00
100 " Lake Shore and Michigan Southern Railroad, . . . . .	100	92 $\frac{1}{4}$	9,225 00
\$10,000 Indiana Central Railroad 10 per cent. Bonds, . . . . .	—	—	10,200 00
\$11,000 Indianapolis and Cincinnati Railroad 7 per cent. Bonds, . . . . .	—	—	9,350 00
\$10,000 Chicago and North-Western Railroad 7 per cent. First Mortgage Bonds, . . . . .	—	—	9,500 00
\$5,000 Chicago and North-Western Railroad 7 per cent. Interest Bonds, . . . . .	—	—	4,600 00
\$4,000 Hartford and New Haven Railroad 6 per cent. Bonds, . . . . .	—	—	4,000 00
\$10,000 Hartford, Providence and Fishkill Rail- road 7 per cent. Bonds, . . . . .	—	—	9,000 00
			<hr/> \$100,335 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
100 shares First National Bank, Hartford, . . .	\$14,000 00	\$10,000 00
100 " American National Bank, Hartford, . . .	6,150 00	
20 " American National Bank, Hartford, . . .	1,230 00	1,000 00
12 " First National Bank, Hartford, . . .	1,680 00	1,000 00
	<hr/> \$23,060 00	<hr/> \$12,000 00

## All other Assets and Property owned by the Company:—

	Cash value.
Office furniture and revenue stamps, . . . . .	\$1,809 37

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$153,370 00
Cash market value of U. S. stocks and securities,	51,255 00
City bonds, . . . . .	33,800 00
National bank stocks, . . . . .	144,258 50
Railroad stocks and bonds, . . . . .	100,335 00
Loans on collateral security, . . . . .	12,000 00
	<hr/>
Amount carried forward, . . . . .	\$495,018 50

\* Value of lands mortgaged, with buildings thereon, . . . . . \$625,600 00  
Amount of insurance held as collateral, . . . . . 153,000 00

<i>Amount brought forward,</i>		\$495,018 50
Cash on hand in the office of the Company,	872 99	
Cash deposited in the American National Bank, .	15,323 34	
Net amount due from agents for premiums collected during the year, . . . . .	29,295 05	
Interest (not included above) accrued but not due,	5,968 12	
All other assets and property, . . . . .	1,809 37	
Gross present Assets, . . . . .		<u>\$548,287 37</u>

## LIABILITIES.

Losses and claims adjusted but not yet due, .	} \$49,074 90	
Claimed, reported and supposed losses, not yet adjusted, . . . . .		
Claims for losses disputed or resisted, . . . . .		
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	180,048 59	
Gross present Liabilities, except Capital Stock, . . . . .		<u>229,123 49</u>
Surplus as regards Policy-holders, . . . . .		\$319,163 88
Paid-up Capital, . . . . .		<u>250,000 00</u>
Surplus over Capital, . . . . .		\$69,163 88

## CLEVELAND INSURANCE COMPANY, CLEVELAND, OHIO.

[Incorporated December, 1830. Reorganized and commenced business April 3, 1865.]

HENRY B. PAYNE, *President.**Secretary,* SAMUEL S. COE.*Office, corner Superior and Water Streets, Cleveland.**Attorney to accept service,* JOSEPH W. KINSLEY, *Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, . . . . .	\$100,000 00	\$109,000 00
Union Pacific Railroad Registered Bonds, . . . . .	35,000 00	38,675 00
	<u>\$135,000 00</u>	<u>\$147,675 00</u>

## Railroad Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
200 shares Lake Shore and Michigan Southern Railway Company, . . . . .	\$100	\$100	\$20,000 00

## Securities held as Collateral for Cash Loans:—

		Market value.	Loaned thereon.
90 shares	First National Bank, Canton, O., . }	\$13,000 00	\$10,000 00
10 "	C. Aultman & Co., . . . }		
50 "	Aultman, Miller & Co., . . . }	10,500 00	5,000 00
40 "	Ohio National Bank, . . . }		
30 "	Cleveland, Columbus, Cincinnati and Indianapolis Railroad Company, . }	19,500 00	9,935 00
170 "	Cleveland Paper Company, . . }		
10 "	Ohio National Bank, . . . .	1,000 00	925 00
5 "	Cleveland Rolling Mill Company, .	6,500 00	5,000 00
15 "	Cleveland Rolling Mill Company, .	19,500 00	13,500 00
200 "	Louisville Insurance and Banking Co.,	10,000 00	5,000 00
200 "	East Cleveland Railroad Company, .	11,000 00	6,000 00
100 "	Merchants' National Bank, . .	13,000 00	10,000 00
550 "	Cleveland Iron Mining Company,	22,000 00	15,000 00
4 "	Cleveland Rolling Mill Company, .	5,200 00	4,000 00
30 "	Commercial National Bank, . .	3,900 00	2,500 00
1,000 "	Antwerp Furnace Company, . .	30,000 00	10,000 00
United States	5-20 Bonds, . . . . .	1,090 00	1,000 00
"	" 5-20 Bonds, . . . . .	545 00	500 00
		<hr/>	<hr/>
		\$166,735 00	\$98,360 00

## Other Debts, Claims and Demands due the Company:—

	Cash value.
Judgment, . . . . .	\$6,000 00

## All other Assets and Property owned by the Company:—

Furniture and fixtures, Home office and St. Louis (Mo.), branch, including two large safes, . . . . .	\$11,300 00
Balance book accounts, . . . . .	6,590 96
	<hr/>
	\$17,890 96

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

## Cash market value of unincumbered real estate

owned by the Company, . . . . .	\$86,740 00
Loans on mortgage of real estate (first liens),*	49,400 00
Cash market value of U. S. stocks and securities,	147,675 00
Railroad stocks, . . . . .	20,000 00
Loans on collateral security, . . . . .	98,360 00
	<hr/>
<i>Amount carried forward,</i> . . . . .	\$402,175 00

* Value of lands mortgaged, without buildings, . . . . .	\$119,000 00
Value of buildings thereon, . . . . .	99,000 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$218,000 00
Amount of insurance held as collateral, . . . . .	40,850 00



<i>Amount brought forward,</i>	\$402,175 00	
Cash on hand in the office of the Company,	3,694 48	
Cash deposited in the Merchants' National Bank,	5,047 77	
Cash deposited in the Second National, Citizens' Saving and Loan Association, and Louisville Insurance and Banking Company,	5,180 52	
Net amount due from agents for premiums collected during the year,	39,929 63	
Premium notes taken for marine and inland risks, not yet due,	6,748 53	
Premium notes taken for marine and inland risks, overdue and not paid,	2,716 55	
Office and other premiums unpaid and in process of collection,	6,533 65	
Due or to become due from other companies for re-insurance on losses already paid,	12,591 90	
Salvages and savings on losses already paid,	19,778 00	
Other debts, claims and demands due the Company,	6,000 00	
Interest (not included above) due and not paid, \$315; accrued but not due, \$1,606.82,	1,921 82	
All other assets and property,	17,890 96	
Gross present Assets,		\$530,208 81

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$6,530 77	
Claimed, reported and supposed losses not yet adjusted,	8,536 00	
Claims for losses disputed or resisted,	4,365 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	93,063 12	
State and local taxes, due or accrued,	204 16	
Gross present Liabilities, except Capital Stock,		112,699 05
Surplus as regards Policy-holders,		\$417,509 76
Paid-up Capital,		414,400 00
Surplus over Capital,		\$3,109 76

## COLUMBIA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated 1853. Commenced business March, 1853.]

ALFRED DOUGLAS, *President.**Secretary,* JOHN B. ARTHUR.*Office, No. 161 Broadway, New York.**Attorney to accept service, EDWARD STEARNS, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 Bonds, . . . . .	\$55,000 00	\$59,125 00
“ “ 5-20 Bonds, . . . . .	116,300 00	126,551 25
“ “ Bonds of 1881, . . . . .	10,000 00	11,100 00
	<hr/>	<hr/>
	\$181,300 00	\$196,776 25

## State and County Bonds:—

New York County Bonds, . . . . .	\$1,100 00	\$1,100 00
Tennessee State Bonds, . . . . .	15,000 00	10,500 00
	<hr/>	<hr/>
	\$16,100 00	\$11,600 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
248 shares Fourth National Bank, New York, .	\$26,040 00	\$20,000 00
165 “ Home Insurance Company, New York,	19,800 00	16,000 00
20 “ Niagara Fire Ins. Company, New York,	900 00	500 00
20 “ Guardian Life Ins. Co., New York, .	2,000 00	1,500 00
625 “ Grocers' Bank, New York, . . . . .	30,750 00	22,000 00
50 “ Relief Fire Ins. Company, New York,	2,500 00	2,000 00
30 “ Arctic Fire Ins. Company, New York,	675 00	600 00
\$5,000 Bonds Reading Railroad Company, . .	5,500 00	4,500 00
\$5,000 People's Gas Light Company, . . . .	5,250 00	6,000 00
\$1,700 Standard Fire Insurance Company, .	2,040 00	
20 shares Union Square National Bank, . .	2,000 00	1,800 00
60 “ Williamsburg City Fire Insurance Co.,	3,900 00	2,500 00
United States 5-20 Bonds, . . . . .	32,645 00	28,980 00
“ “ Bonds of 1881, . . . . .	2,220 00	2,000 00
	<hr/>	<hr/>
	\$136,220 00	\$108,380 00

## All other Assets and Property owned by the Company:—

	Cash value.
Safes, office furniture, stationery, stamps, &c., . . . . .	\$3,500 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens), . . . . .	\$97,100 00	
Cash market value of U. S. stocks and securities, . . . . .	196,776 25	
State and county bonds, . . . . .	11,600 00	
Loans on collateral security, . . . . .	108,380 00	
Cash on hand in the office of the Company, . . . . .	5,883 98	
Cash deposited in the Fourth National Bank, . . . . .	10,328 01	
Office and other premiums unpaid and in process of collection, . . . . .	11,182 13	
Interest (not included above) accrued but not due, . . . . .	6,581 36	
All other assets and property, . . . . .	3,500 00	
Gross present Assets, . . . . .	—————	\$451,331 73

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$8,196 33	
Claims for losses disputed or resisted, . . . . .	10,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	46,829 13	
Gross present Liabilities, except Capital Stock, . . . . .	—————	65,025 46
Surplus as regards Policy-holders, . . . . .		\$386,306 27
Paid-up Capital, . . . . .		300,000 00
Surplus over Capital, . . . . .		\$86,306 27

## COMMERCE INSURANCE COMPANY, ALBANY, N. Y.

[Incorporated June 1, 1859. Commenced business June 1, 1859.]

ADAM VAN ALLEN, *President.**Secretary,* ROBERT M. HAMILTON.*Office, No. 57 State Street, Albany.**Attorney to accept service, WILLIAM B. SEARS, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Gold Bonds of 1881, . . . . .	\$15,000 00	\$16,537 50
“ “ 6 per cent. Currency Bonds, . . . . .	385,000 00	424,462 50
	—————	—————
	\$400,000 00	\$441,000 00

## City Bond:—

Albany City Bond, . . . . .	\$1,000 00	\$1,000 00
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## National Bank Stocks:—

		Par val. per share.	Market val. per share.	Total Market val.
100 shares	Fourth National Bank, New York, .	\$100	\$105	\$10,500 00
100	“ Central National Bank, New York, .	100	103	10,300 00
125	“ First National Bank, Albany, .	100	170	21,250 00
38	“ Union National Bank, Albany, .	100	100	3,800 00
75	“ National Exchange Bank, Albany, .	100	130	9,750 00
				<hr/> \$55,600 00

## Securities held as Collateral for Cash Loans:—

		Market value.	Loaned thereon.
100 shares	Merchants' National Bank, Albany, .	\$8,500 00	\$6,000 00
30	“ First National Bank, Albany, .	5,100 00	5,000 00
65	“ Albany Gas Light Company, .	1,800 00	
	Albany County 7 per cent. Bonds, .	1,500 00	
	United States 6 per cent. Bonds of 1881, .	3,300 00	2,500 00
25 shares	American Merchants' Union Express Company, . . . . .	1,000 00	500 00
		<hr/> \$21,200 00	<hr/> \$14,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$45,000 00	
Loans on mortgage of real estate (first liens),*	70,300 00	
Cash market value of U. S. stocks and securities,	441,000 00	
City bond, . . . . .	1,000 00	
National bank stocks, . . . . .	55,600 00	
Loans on collateral security, . . . . .	14,000 00	
Cash on hand in the office of the Company, .	2,857 91	
Cash deposited in the First National Bank, .	46,315 67	
Net amount due from agents for premiums col- lected during the year, . . . . .	11,051 57	
Office and other premiums unpaid and in process of collection, . . . . .	445 88	
Interest (not included above) accrued but not due,	1,660 55	
Gross present Assets, . . . . .	<hr/>	\$689,231 58

## LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$7,250 00	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	21,700 00	
<i>Amounts carried forward,</i> . . . . .	<hr/> \$28,950 00	<hr/> \$689,231 58

* Value of lands mortgaged, without buildings, . . . . .	\$63,100 00
Value of buildings thereon, . . . . .	144,900 00
Total value of mortgaged premises, . . . . .	<hr/> \$208,000 00
Amount of insurance held as collateral, . . . . .	75,985 00

<i>Amounts brought forward,</i>	\$28,950 00	\$689,231 58
Claims for losses disputed or resisted,	17,650 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	126,744 98	
Gross present Liabilities, except Capital Stock,	<hr/>	173,344 98
Surplus as regards Policy-holders,		\$515,886 60
Paid-up Capital,		<hr/> 400,000 00
Surplus over Capital,		\$115,886 60

### COMMERCE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated April 9, 1859. Commenced business April 18, 1859.]

BENJAMIN BABCOCK, *President.*

*Secretary,* WILLIAM E. HOXIE.

*Office, No. 27 Wall Street, New York.*

*Attorney to accept service, CHAS. A. WOOD, Boston.*

#### DETAILED STATEMENT OF ASSETS.

##### United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Reg'd Bonds of 1881, .	\$100,000 00	\$110,500 00
“ “ 6 per cent. Reg'd Currency Bonds,	45,000 00	49,725 00
“ “ 5 per cent. Registered 10-40 Bonds,	15,000 00	15,975 00
	<hr/>	<hr/>
	\$160,000 00	\$176,200 00

##### County Bond:—

New York County Bond, . . . . .	\$500 00	\$500 00
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##### National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
100 shares Central National Bank, New York, .	\$100	\$104	\$10,400 00

#### SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$48,000 00
Cash market value of U. S. stocks and securities,	176,200 00
County bond, . . . . .	500 00
National bank stocks, . . . . .	10,400 00
<i>Amount carried forward,</i>	<hr/> \$235,100 00

* Value of lands mortgaged, without buildings, . . . . .	\$85,000 00
Value of buildings thereon, . . . . .	85,000 00
Total value of mortgaged premises, . . . . .	<hr/> \$170,000 00
Amount of insurance held as collateral, . . . . .	32,000 00

<i>Amount brought forward,</i>		\$235,100 00
Cash on hand in the office of the Company,		2,396 89
Cash deposited in the Leather Manufacturers' National Bank,		10,099 71
Office and other premiums unpaid and in process of collection,		1,489 90
Interest (not included above) accrued but not due,		285 83
Gross present Assets,		<u>\$249,372 33</u>

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,		\$150 00
Claims for losses disputed or resisted,		3,500 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on inland risks not marked off,		19,603 12
All other debts and obligations; viz., rents,		750 00
Gross present Liabilities, except Capital Stock,		<u>24,003 12</u>
Surplus as regards Policy-holders,		\$225,369 21
Paid-up Capital,		<u>200,000 00</u>
Surplus over Capital,		\$25,369 21

## COMMERCIAL FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated May, 1850. Commenced business May, 1850.]

MATTHEW V. B. FOWLER, *President.* Secretary, DAVID QUACKINBUSH.*Office, No. 157 Broadway, New York.**Attorney to accept service, HENRY R. DALTON, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 6 per cent. Registered Bonds of 1867,	\$100,000 00	\$123,256 00
“ “ 5-20 6 per cent. Registered Bonds of 1868,	10,000 00	
“ “ 5-20 6 per cent. Coupon Bonds of 1867,	3,600 00	
“ “ 6 per ct. Currency Bonds of 1868, issued to Union Pacific R. R.,	20,000 00	21,800 00
	<u>\$133,600 00</u>	<u>\$145,056 00</u>



## City Bonds:—

	Par value.	Market value.
Brooklyn Prospect Park 7 per cent. Bonds, .	\$40,000 00	\$40,000 00
New York Corporation issue for Returned Taxes,	400 00	400 00
	<hr/>	<hr/>
	\$40,400 00	\$40,400 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Merchants' Exchange Bank, . . . . .	\$7,019 50	\$6,000 00
Merchants' Exchange Bank, . . . . .	3,030 00	6,300 00
North River Insurance Company, . . . . .	4,015 00	
Republic Fire Insurance Company, . . . . .	2,280 00	2,500 00
Manhattan Insurance Company, . . . . .	2,584 00	
Lafayette Fire Insurance Company, . . . . .	3,690 00	2,000 00
Citizens' Gas Light Company, Brooklyn, . . . . .	3,500 00	2,000 00
Irving National Bank, . . . . .	1,180 00	1,500 00
Hanover National Bank, . . . . .	525 00	
Merchants' Exchange National Bank, . . . . .	2,222 00	700 00
Ohio and Miss. Railroad Mortgage Bonds, . . . . .	850 00	600 00
Sterling Fire Insurance Company, . . . . .	490 00	350 00
State of Tennessee Bonds, . . . . .	630 00	260 00
	<hr/>	<hr/>
	\$32,015 50	\$22,210 00

## All other Assets and Property owned by the Company:—

	Cash value.
Revenue stamps, . . . . .	\$91 13

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$73,541 00	
Cash market value of U. S. stocks and securities,	145,056 00	
City bonds, . . . . .	40,400 00	
Loans on collateral security, . . . . .	22,210 00	
Cash deposited in the Irving National Bank, . . . . .	16,092 07	
Cash deposited in the Merchants' Exchange Nat'l Bank, . . . . .	7 50	
Office and other premiums unpaid and in process of collection,† . . . . .	6,469 83	
Interest (not included above) due and not paid, \$175; accrued but not due, \$1,959 64, . . . . .	2,134 64	
All other assets and property, . . . . .	91 13	
Gross present Assets, . . . . .	<hr/>	\$306,002 17
Amount carried forward, . . . . .		\$306,002 17

* Value of lands mortgaged, without buildings, . . . . .	\$74,300 00
Value of buildings thereon, . . . . .	131,000 00

Total value of mortgaged premises, . . . . .	\$205,300 00
Amount of insurance held as collateral, . . . . .	69,100 00

† Including the amount due from agents for premiums collected during the year, reported and in course of transmission.

*Amount brought forward,* . . . . . \$306,002 17

LIABILITIES.

Losses and claims adjusted, but not yet due,	\$3,000 00	
Claimed, reported and supposed losses, not yet adjusted,	3,976 03	
Claims for losses disputed or resisted,	2,000 00	
Cash dividends to stockholders, declared and unpaid,	50 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	36,265 02	
Due or to become due to other companies for re-insurance premiums,	854 82	
All other debts and obligations; viz., rents,	841 66	
Gross present Liabilities, except Capital Stock,		46,987 53
Surplus as regards Policy-holders,		\$259,014 64
Paid-up Capital,		200,000 00
Surplus over Capital,		\$59,014 64

COMMERCIAL MUTUAL INSURANCE COMPANY, CLEVELAND, OHIO.

[Incorporated 1851. Commenced business June, 1851.]

MARTIN B. SCOTT, *President.*

*Secretary,* GEORGE A. TISDALE.

*Office, Nos. 4 and 6 South Water Street, Cleveland.*

*Attorney to accept service,* EDWARD STEARNS, *Boston.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 5 per cent. Bonds,	\$25,000 00	\$26,850 00
“ “ 5-20 6 per cent. Bonds,	55,000 00	59,400 00
“ “ 6 per cent. Bonds of 1881,	20,000 00	22,150 00
	\$100,000 00	\$108,400 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
66 shares Commercial National Bank, Cleveland,	\$100	\$121	\$8,000 00
20 “ Ohio National Bank, Cleveland,	100	100	2,000 00
			\$10,000 00

## Railroad Stocks and Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
266 shares Cleveland, Columbus, Cincinnati and Indianapolis Railroad, . . . . .	\$100	\$82	\$22,800 00
583 “ Lake Shore and Michigan Southern Railroad, . . . . .	100	93	54,200 00
120 “ Columbus and Xenia Railroad, . . . . .	50	50	6,000 00
Erie and Pittsburg Railroad 7 per cent. Bonds, . . . . .	—	—	8,500 00
Buffalo and State Line Railroad 7 per cent. Second Mortgage Bonds, . . . . .	—	—	1,500 00
Buffalo and State Line Railroad 7 per cent. Income Mortgage Bonds, . . . . .	—	—	14,000 00
Little Miami Railroad 6 per cent. First Mortgage Bonds, . . . . .	—	—	1,000 00
			<hr/> \$108,000 00

## Other Corporate Stocks:—

100 shares Cleveland Iron Mining Company, . . . . .	\$25	\$45	\$4,500 00
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## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 6 per cent. Bonds, . . . . .	\$5,375 00	\$5,000 00
50 shares Lake Shore and Michigan Southern Railroad, . . . . .	4,650 00	} 4,650 00
United States 5-20 6 per cent. Bond, . . . . .	1,075 00	
	<hr/> \$11,100 00	<hr/> \$9,650 00

## Other Debts, Claims and Demands due the Company:—

	Cash value.
Bills receivable, other than those taken for premiums, . . . . .	\$2,000 00

## All other Assets and Property owned by the Company:—

Office furniture, . . . . .	\$3,000 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),* . . . . .	\$6,620 24
Cash market value of U. S. stocks and securities, . . . . .	108,400 00
National bank stocks, . . . . .	10,000 00
Railroad stocks and bonds, . . . . .	108,000 00
Other corporate stocks, bonds and securities, . . . . .	4,500 00
Loans on collateral security, . . . . .	9,650 00
<i>Amount carried forward, . . . . .</i>	<hr/> \$247,170 24

* Value of lands mortgaged, without buildings, . . . . .	\$11,000 00
Value of buildings thereon, . . . . .	3,000 00
	<hr/> \$14,000 00



<i>Amount brought forward,</i>	\$247,170 24	
Cash on hand in the office of the Company,	3,004 49	
Cash deposited in the Commercial National Bank, Cleveland, Ohio,	20,435 06	
Cash deposited in the Second National Bank, Cleveland, Ohio,	13,323 22	
Cash deposited in the First National Bank, Cleve- land, Ohio,	86 35	
Cash deposited in the Atlantic National Bank, New York,	3,388 93	
Cash deposited in the Citizens' Saving and Loan Association, Cleveland, Ohio,	15,000 00	
Net amount due from agents for premiums col- lected during the year,	2,370 20	
Premium notes taken for marine and inland risks, not yet due,	32,020 79	
Premium notes taken for marine and inland risks, overdue and not paid, \$4,906.45. Actual value thereof, deducting \$581.20,	4,325 25	
Salvages and savings on losses already paid,	3,000 00	
Other debts, claims and demands due the Com- pany,	2,000 00	
Interest (not included above) accrued but not due,	499 46	
All other assets and property,	3,000 00	
Gross present Assets,	<hr/>	\$349,623 99

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$18,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	67,562 15	
Principal unpaid on scrip ordered to be redeemed,	2,570 00	
Interest due or unpaid on scrip,	2,012 72	
State and local taxes, due or accrued,	835 24	
All other debts and obligations; viz., salaries, \$1,200; and commissioners, \$896.30,	2,096 30	
Gross present Liabilities, except Scrip,	<hr/>	93,076 41
Surplus as regards Policy-holders,		\$256,547 58
Scrip, issued and authorized to be issued, which has not been cancelled or ordered to be redeemed,		201,210 00
Surplus over Scrip,		<hr/> \$55,337 58

## COMMERCIAL MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated April, 1842. Commenced business May, 1852.]

DANIEL D. SMITH, *President.**Secretary,* HENRY D. KING.*Office, Nos. 57 and 59 William Street, New York.**Attorney to accept service, J. MURRAY HOWE, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per ct. Registered Bonds of 1862,	\$75,000 00	\$81,000 00
“ “ 6 per ct. Registered Bonds of 1865,	50,000 00	54,000 00
“ “ 6 per ct. Registered Bonds of 1865,	25,000 00	27,000 00
“ “ 6 per cent. Bonds of 1867, . .	15,000 00	16,205 00
“ “ 6 per cent. Bonds of 1868, . .	5,000 00	5,400 00
“ “ 6 per ct. Registered Bonds of 1881,	50,000 00	55,000 00
	<hr/>	<hr/>
	\$220,000 00	\$238,605 00

## State, County and City Stocks and Bonds:—

New York State Stock, 1873, . . . .	\$10,000 00	\$10,300 00
New York County Bonds, . . . .	1,300 00	1,300 00
Brooklyn City Bonds, . . . .	5,000 00	4,750 00
Louisville City 7 per cent. Bonds, . . . .	25,000 00	23,000 00
Union County (N. J.) 7 per cent. Bonds, . . . .	10,000 00	10,000 00
Elizabeth City (N. J) 7 per cent. Bonds, . . . .	5,000 00	4,750 00
	<hr/>	<hr/>
	\$56,300 00	\$54,100 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
250 shares American Exchange National Bank, .	\$100	\$112	\$28,000 00
100 “ Market National Bank, . . . .	100	124	12,400 00
100 “ Corn Exchange National Bank, . . . .	100	124	12,400 00
100 “ National Shoe and Leather Bank, . . . .	100	160	16,000 00
200 “ National Park Bank, . . . .	100	160	32,000 00
100 “ Bank of the State of New York, . . . .	100	112	11,200 00
56 “ Bank of the New York National Bank- ing Association, . . . .	100	133	7,448 00
50 “ Importers' and Traders' National Bank, . . . .	100	152	7,600 00
200 “ Gallatin National Bank, . . . .	50	58	11,600 00
100 “ Metropolitan National Bank, . . . .	100	130	13,000 00
100 “ Continental National Bank, . . . .	100	93	9,300 00
205 “ Merchants' National Bank, . . . .	50	56	11,480 00
200 “ St. Nicholas National Bank, . . . .	100	117	23,400 00
300 “ Nat'l Bank of Commerce, . . . .	100	117	35,100 00
18 “ Bank of America, . . . .	100	142	2,556 00
100 “ Nassau National Bank, . . . .	100	107	10,700 00
47 “ National Bank of North America, . . . .	100	104	4,888 00
800 “ Nat'l Mechanics' Banking Association, . . . .	121½	15½	12,500 00
50 “ Fourth National Bank, . . . .	100	105	5,250 00
		<hr/>	<hr/>
			\$266,822 00

## Railroad Stocks and Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
1,000 shares Delaware and Lackawanna and W. Railroad, . . . . .	\$50	\$52	\$52,000 00
\$5,000 New York and Erie Railway Third Mort- gage Bonds, . . . . .	100	88	4,400 00
\$15,000 New York and Erie Railway Fourth Mort- gage Bonds, . . . . .	100	82	12,300 00
260 shares Morris and Essex Railroad, . . . .	50	88	11,440 00
\$20,000 Morris and Essex Railroad Second Mort- gage Bonds, . . . . .	100	97	19,400 00
\$8,000 Morris and Essex Railroad 7 per cent. Bonds of 1889, . . . . .	100	88	7,040 00
500 shares Pennsylvania Railroad, . . . . .	50	61	30,500 00
350 " Lehigh Valley Railroad, . . . . .	50	60	21,000 00
\$1,000 Oakland and Ottawa Railroad Bonds, . .	100	80	800 00
\$1,280 Detroit and Milwaukee Railroad Bonds, .	100	80	1,024 00
			<hr/> \$159,904 00

## Other Corporate Stocks and Securities:—

17 shares Resolute Fire Insurance Company, .	\$100	\$90	\$1,530 00
\$54,620 Commercial Mutual Ins. Company's Scrip,	—	—	50,386 40
\$210 Union Mutual Ins. Company's Scrip, . .	—	—	126 00
\$2,330 Atlantic Mutual Ins. Company's Scrip, .	—	—	2,131 00
\$520 Pacific Mutual Ins. Company's Scrip, . .	—	—	495 00
\$760 New York Mutual Ins. Company's Scrip, .	—	—	456 00
\$85 American Fire Ins. Company's Scrip, . . .	—	—	51 00
\$4,500 Capital Stock of the Coast Wrecking Co., .	—	—	1,125 00
			<hr/> \$56,300 40

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
\$20,000 New York City 7 per cent. Bonds, . . .	\$20,600 00	\$15,000 00
\$5,000 New York and Erie Railroad Fourth Mort- gage Bonds, . . . . .	4,112 50	3,500 00
\$1,000 New York City 6 per cent. Stock, . . . }	2,030 00	1,300 00
\$1,000 New York City 7 per cent. Stock, . . . }		
45 shares Chicago and Alton R. R. Stock, . . .	5,175 00	4,000 00
\$1,000 New York and Erie Railroad First Mort- gage Bonds, . . . . .	950 00	800 00
\$1,000 Jersey City (N. J.) Bonds, . . . . .	900 00	370 00
\$9,030 Commercial Mutual Ins. Company's Scrip,	7,142 50	4,500 00
\$3,210 Commercial Mutual Ins. Company's Scrip,	2,407 50	2,250 00
\$2,640 Commercial Mutual Ins. Company's Scrip,	2,092 00	1,750 00
15 shares Broadway Insurance Company, . . . }	1,231 25	1,000 00
25 " Peter Cooper Fire Ins. Company, . . . }		
	<hr/>	<hr/>

*Amounts carried forward,* . . . . . \$46,640 75 \$34,470 00



	Market value.	Loaned thereon.
<i>Amounts brought forward,</i> . . . . .	\$46,640 75	\$34,470 00
\$33,320 Commercial Mutual Ins. Company's Scrip,	27,804 30	17,000 00
\$6,600 Commercial Mutual Ins. Company's Scrip, .	5,644 40	4,000 00
\$2,000 Sun Mutual Insurance Company, . . . .	1,500 00	1,000 00
31 shares Resolute Fire Insurance Company, .	15,515 30	10,000 00
10 " Sterling Fire Insurance Company, .		
\$3,800 Commercial Mutual Ins. Company's Scrip,		
\$9,130 Atlantic Mutual Ins. Company's Scrip, .		
\$500 United States 5-20 Bonds of 1862, . . .	1,619 47	1,000 00
\$1,180 Commercial Mutual Ins. Company's Scrip,		
\$34,000 Cedar Falls and Minnesota R. R. Bonds,	28,050 00	20,000 00
\$8,000 Morris and Essex Railroad Second Mortgage Bonds, . . . . .	7,760 00	6,000 00
\$12,000 New York and Erie Railroad Fourth Mortgage Bonds, . . . . .	9,870 00	8,000 00
\$2,000 United States 5-20 Bonds, . . . . .	39,539 37	35,000 00
\$29,080 Commercial Mutual Ins. Company's Scrip,		
\$10,000 Louisville State Bonds, . . . . .		
\$5,000 Georgia State Bonds, . . . . .		
\$1,000 Georgia State Bonds, . . . . .		
\$5,000 City of Montgomery (Ala.) 8 per ct. Bonds,		
	<hr/> \$183,943 59	<hr/> \$136,470 00

## Other Debts, Claims and Demands due the Company :—

	Cash value.
Scrip and accrued interest, &c., held by the Company as security for unpaid notes, . . . . .	\$9,275 30

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$238,605 00
State, county and city stocks and bonds, .	54,100 00
National bank stocks, . . . . .	266,822 00
Railroad stocks and bonds, . . . . .	159,904 00
Other corporate stocks and securities, .	56,300 40
Loans on collateral security, . . . . .	136,470 00
Cash deposited in the National City Bank, .	33,042 14
Cash deposited in the American Exchange National Bank, . . . . .	28,996,52
Premium notes taken for marine and inland risks, not yet due, . . . . .	158,491 25
Office and other premiums unpaid and in process of collection, . . . . .	973 39
Due or to become due from other companies for re-insurance on losses already paid, . . . .	2,882 20
<i>Amount carried forward,</i> . . . . .	<hr/> \$1,136,586 90

<i>Amount brought forward,</i>	\$1,136,586 90
Salvages and savings on losses already paid,	2,186 79
Other debts, claims and demands due the Company,	9,275 30
Gross present Assets,	—————\$1,148,048 99

## LIABILITIES.

Adjusted losses and claims, due and unpaid,	\$78,600 00
Losses and claims adjusted, but not yet due,	35,067 25
Claims for losses disputed or resisted,	7,500 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	123,413 90
Return premiums on settled, cancelled or surrendered policies,	3,955 09
Principal unpaid on scrip ordered to be redeemed,	7,754 20
Interest due or unpaid on scrip,	8,749 87
Gross present Liabilities, except Scrip,*	————— 265,040 31
Surplus as regards Policy-holders,	\$883,008 68
Scrip, issued and authorized to be issued, which has not been cancelled or ordered to be redeemed,	764,710 00
Surplus over Scrip,	\$118,298 68

## COMMONWEALTH FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated July, 1853. Commenced business July, 1853.]

GEORGE T. HAWS, *President.**Secretary,* DARIUS M. DOUGHTY.*Office, No. 157 Broadway, New York.**Attorney to accept service, L. STEWART JORDAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds,	\$30,000 00	\$33,000 00

Debts, Claims and Demands due the Company:—

	Cash value.
Judgments,	\$8,153 62

* Scrip authorized to be redeemed during the year,	\$146,980 00
Rate per cent. of dividends on participating premiums,	40 per cent.
Annual rate of interest paid on scrip,	6 per cent.
Limit of accumulation before any scrip becomes redeemable,	\$500,000 00

All other Assets and Property owned by the Company:—

Furniture, . . . . .	Cash value. \$5,000 00
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#### SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens), . . .	\$216,250 00	
Cash market value of U. S. stocks and securities, . . .	33,000 00	
Other corporate stocks, bonds and securities, . . . . .	6,900 00	
Cash on hand in the office of the Company, . . .	13,940 17	
Cash deposited in the Continental Bank, . . .	3,501 72	}
Cash deposited in the Union Square Bank, . . .		
Cash deposited in the National Trust Company, . . .		
Net amount due from agents for premiums collected during the year, . . . . .	8,997 60	
Office and other premiums unpaid and in process of collection, . . . . .	20,295 35	
Debts, claims and demands due the Company, . . .	8,153 62	
Interest (not included above) accrued but not due, . . .	4,010 07	
All other assets and property, . . . . .	5,000 00	
Gross present Assets, . . . . .	—————	\$320,048 53

#### LIABILITIES.

Losses and claims adjusted, but not yet due, . . .	\$14,075 66	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	6,900 00	
Claims for losses disputed or resisted, . . . . .	4,690 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	82,631 17	
Gross present Liabilities, except Capital Stock, . . . . .	—————	108,296 83
Surplus as regards Policy-holders, . . . . .		\$211,751 70
Paid-up Capital, . . . . .	\$250,000 00	
Net present Assets, . . . . .	211,751 70	
Impairment of Capital, . . . . .	\$38,248 30	



## CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD.

[Incorporated June, 1850. Commenced business July, 1850.]

JOHN B. ELDRIDGE, *President.**Secretary,* MARTIN BENNETT, Jr.*Office, No. 12 State Street, Hartford, Ct.**Attorney to accept service, HORACE E. DARLING, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$65,000 00	\$70,850 00

## State and City Bonds:—

State of Connecticut Bonds, . . . . .	\$20,000 00	\$20,000 00
City of Hartford (Conn.) Bonds, . . . . .	15,000 00	15,000 00
City of Chicago (Ill.) Bonds, . . . . .	5,000 00	5,000 00
State of Missouri Bonds, . . . . .	10,000 00	9,300 00
	<hr/>	<hr/>
	\$50,000 00	\$49,300 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
100 shares Hartford National Bank, Hartford, .	\$100	\$154	\$15,400 00
200 " Farmers' and Mechanics' Nat'l Bank, Hartford, . . . . .	100	132	26,400 00
133 " Phoenix National Bank, Hartford, .	100	154	20,482 00
100 " Aetna National Bank, Hartford, .	100	125	12,500 00
50 " St. Nicholas Nat'l Bank, New York, .	100	118	5,900 00
50 " Metropolitan Nat'l Bank, New York, .	100	136	6,800 00
50 " American Exchange National Bank, New York, . . . . .	100	113	5,650 00
250 " Phenix National Bank, New York, .	20	21½	5,350 00
50 " Nassau National Bank, New York, .	100	108	5,400 00
			<hr/>
			\$103,882 00

## Railroad Stocks and Bonds:—

120 shares Hartford and New Haven Railroad (full paid), . . . . .	\$100	\$175	\$21,000 00
110 " Hartford and New Haven Railroad (half paid), . . . . .	100	106	11,660 00
70 " Cleveland, Columbus, Cincinnati and Indianapolis Railroad, . . . . .	100	82	5,740 00
Chicago and Galena R. R. (2d mortgage) Bonds, .	1,000	980	11,760 00
Michigan Southern and Northern Indiana Rail- road Bonds, . . . . .	1,000	980	12,740 00
Hartford and New Haven Railroad Bonds, .	1,000	1,000	5,000 00

*Amount carried forward, . . . . .* \$67,900 00

	Par val. per share.	Market val. per share.	Total Market val.
<i>Amount brought forward,</i> . . . . .			\$67,900 00
Cincinnati and Indianapolis Railroad Bonds, . \$1,000	\$950		9,500 00
Cleveland, Painsville and Ashtabula R. R. Bonds, 1,000	950		19,000 00
C. B. and Q. R. R. (1st mortgage 8 per cent.)			
Bonds, . . . . .	1,000	1,120	22,400 00
Chicago and Alton Railroad (Income) Bonds, . 1,000	940		11,280 00
			<hr/> \$130,080 00

## Other Corporate Bonds:—

Bonds Atlantic Dock Co., Brooklyn, N. Y., . \$1,000	\$1,000	\$10,000 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$70,850 00
State and city bonds, . . . . .	49,300 00
National bank stocks, . . . . .	103,882 00
Railroad stocks and bonds, . . . . .	130,080 00
Other corporate bonds, . . . . .	10,000 00
Cash on hand in the office of the Company, .	2,552 61
Cash deposited in the Hartford National Bank, .	15,477 50
Cash deposited in the National Exchange Bank, .	8,012 24
Net amount due from agents for premiums collected during the year, . . . . .	14,150 00
Office and other premiums unpaid and in process of collection, . . . . .	764 44
Gross present Assets, . . . . .	<hr/> \$405,068 79

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$13,900 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	76,939 65
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 90,839 65
Surplus as regards Policy-holders, . . . . .	\$314,229 14
Paid-up Capital, . . . . .	200,000 00
Surplus over Capital, . . . . .	<hr/> \$114,229 14

## CONTINENTAL INSURANCE COMPANY, NEW YORK.

[Incorporated December, 1852. Commenced business January, 1853.]

GEO. T. HOPE, *President.**Secretary,* CYRUS PECK.*Office, No. 102 Broadway, New York.**Attorney to accept service, JAMES GOODMAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company :—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . .	\$60,000 00	\$66,000 00
“ “ 6 per cent. Bonds of 1867, . . .	40,000 00	42,800 00
“ “ 6 per cent. Currency Bonds, . . .	400,000 00	440,000 00
	<hr/>	<hr/>
	\$500,000 00	\$548,800 00

## State, County and City Bonds :—

Kings County (N. Y.) 6 per cent. Bonds, . . .	\$10,000 00	\$9,500 00
St. Lawrence County 7 per cent. Bonds, . . .	5,000 00	4,750 00
Brooklyn City (N. Y.) Public Park Improvement 7 per cent. Bonds, . . . . .	12,000 00	12,000 00
Brooklyn City Wallabout Bay Improvement 7 per cent. Bonds, . . . . .	25,000 00	25,000 00
New York Central Park Improvement Bonds, . . .	1,000 00	950 00
New York City 6 per cent. Assessment Bonds, . . .	1,000 00	950 00
Alabama 8 per cent. Bonds, . . . . .	10,000 00	10,000 00
New York State 7 per cent. Bonds, . . . . .	35,000 00	37,450 00
South Carolina 6 per cent. Bonds, . . . . .	20,000 00	17,000 00
Tennessee 6 per cent. Bonds, . . . . .	20,000 00	12,800 00
Virginia 6 per cent. Bonds, . . . . .	30,000 00	15,000 00
	<hr/>	<hr/>
	\$169,000 00	\$145,400 00

## National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
250 shares American Exchange Bank, . . . . .	\$100	\$112	\$28,000 00
50 “ Bank of America, . . . . .	100	140	7,000 00
50 “ Bank of North America, . . . . .	100	104	5,200 00
50 “ Broadway Bank, . . . . .	100	275	13,750 00
100 “ Fourth National Bank, . . . . .	100	104	10,400 00
50 “ Importers' and Traders' Bank, . . . . .	100	150	7,500 00
50 “ Mercantile Bank, . . . . .	100	125	6,200 00
50 “ Merchants' Bank, . . . . .	100	140	5,600 00
100 “ Metropolitan Bank, . . . . .	100	130	13,000 00
100 “ Nassau Bank, . . . . .	100	106	10,600 00
100 “ National Gallatin Bank, . . . . .	100	116	11,600 00
130 “ St. Nicholas Bank, . . . . .	100	116	15,080 00
50 “ Union Bank, . . . . .	100	140	7,000 00
		<hr/>	<hr/>
			\$140,930 00



## Railroad Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
\$10,000 New York Central Railroad 6 per cent. Bonds, . . . . .	\$100	\$90	\$9,000 00
\$10,000 New York and Erie Third Mortgage 7 per cent. Bonds, . . . . .	100	85	8,500 00
			<hr/> \$17,500 00

## Other Corporate Stocks:—

200 shares New York Guaranty and Indemnity Co.,	\$100	\$105	\$21,000 00
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## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
100 shares Eighth National Bank, New York, .	\$10,000 00	\$5,000 00
110 " Universal Life Ins. Co., New York, .	12,100 00	8,500 00
50 " First Nat'l B'k of Brooklyn, New York,	7,500 00	5,000 00
15 " Atlantic Bank, New York, . . . .	1,125 00	1,000 00
United States Registered 5-20 Bonds of 1862, .	1,070 00	900 00
300 shares St. Nicholas National B'k, New York,	34,800 00	30,000 00
United States 5-20 Bonds of 1864, . . . .	6,206 00	20,500 00
Tennessee Bonds, . . . . .	24,320 00	
United States 5-20 Bonds of 1865 and 1868, .	11,770 00	10,500 00
250 shares New York Guaranty and Indemnity Company, . . . . .	26,250 00	50,000 00
250 " White's Bank of Buffalo, New York, .	30,000 00	
Central Park and North and East River Railroad First Mortgage Bonds, . . . . .	6,000 00	
16 shares Hanover National Bank, . . . .	1,664 00	3,000 00
15 " National Park Bank, . . . . .	2,400 00	
80 " National Park Bank, . . . . .	12,800 00	10,000 00
Brooklyn Public Park 6 per cent. Bonds, . .	5,400 00	8,000 00
Bleecker Street and Fulton Ferry Railroad First Mortgage 7 per cent. Bonds, . . . . .	6,600 00	
Metropolitan Gas Light Company Certificates, .	4,025 00	3,000 00
United States 5-20 Bonds of 1865, . . . .	935 00	800 00
20 shares Universal Life Insurance Company, .	2,200 00	1,500 00
30 " Panama Railroad Company, . . . .	2,100 00	3,150 00
United States 5-20 Bonds of 1862, . . . .	1,070 00	
" " Bonds of 1881, . . . . .	565 00	9,500 00
29 shares Metropolitan National Bank, . . .	3,770 00	
96 " Phenix National Bank, . . . . .	1,996 80	
50 " Importers' and Traders' National Bank,	8,000 00	20,000 00
20 " Metropolitan National Bank, . . . .	2,600 00	
50 " Nassau National Bank, . . . . .	5,300 00	2,500 00
United States 10-40 Registered Bonds, . . .	15,900 00	
25 shares Butchers' and Drovers' Bank, . .	3,500 00	2,500 00

*Amounts carried forward,* . . . . \$251,366 80 \$192,850 00

	Market value.	Loaned thereon.
<i>Amounts brought forward,</i> . . . . .	\$251,366 80	\$192,850 00
33 shares Metropolitan National Bank, . . . . .	4,290 00	3,300 00
110 " Fulton Bank of Brooklyn, . . . . .	12,100 00	10,000 00
31 " National Bank of the Republic, . . . . .	3,565 00	3,000 00
30 " Importers' and Traders' National B'k, . . . . .	4,800 00	10,000 00
30 " Metropolitan Gas Light Company, . . . . .	5,400 00	
Metropolitan Gas Light Company Certificate, . . . . .	4,600 00	
United States Bonds of 1881, . . . . .	565 00.	500 00
" " 5-20 Bonds, . . . . .	2,200 00	2,000 00
" " 5-20 Bonds of 1865 and 1867, . . . . .	1,284 00	1,850 00
Central Park Avenue 7 per cent. Bonds, . . . . .	900 00	
Atlantic Mutual Ins. Co. Gold Scrip of 1867, . . . . .	1,638 00	7,700 00
Atlantic Mutual Ins. Co. Gold Scrip of 1868, . . . . .	3,710 00	
Atlantic Mutual Ins. Co. Gold Scrip of 1869, . . . . .	1,577 00	
Atlantic Mutual Ins. Co. Gold Scrip of 1870, . . . . .	3,699 00	
Atlantic Mutual Ins. Co. Currency Scrip of 1870, . . . . .	270 00	
50 shares New York Central and Hudson River Railroad, . . . . .	4,500 00	2,500 00
20 " St. Nicholas National Bank, . . . . .	2,320 00	2,000 00
Broadway and Seventh Avenue Railroad First Mortgage Bond, . . . . .	750 00	3,000 00
Manhattan Gas Light Company Certificates, . . . . .	1,837 50	
6 shares Metropolitan Gas Light Company, . . . . .	1,080 00	
12 " Knickerbocker Fire Insurance Co, . . . . .	624 00	3,800 00
40 " Mercantile Mutual Insurance Co, . . . . .	2,000 00	
40 " Central National Bank, . . . . .	4,160 00	3,800 00
20 " New York Guaranty and Indemnity Co., . . . . .	2,100 00	1,000 00
25 " Metropolitan National Bank, . . . . .	3,250 00	6,000 00
25 " American Exchange National Bank, . . . . .	2,800 00	
10 " Manhattan Insurance Company, . . . . .	1,400 00	400 00
United States 5-20 Bonds, 1865, . . . . .	440 00	
" " Bonds of 1881, . . . . .	1,130 00	800 00
30 shares Delaware and Hudson Canal Company, . . . . .	3,570 00	2,000 00
New York National Exchange Bank, . . . . .	500 00	450 00
United States Currency 6 per cent. Bonds, . . . . .	11,000 00	5,200 00
" " 10-40 Bonds, . . . . .	44,520 00	40,000 00
" " 5-20 Bonds of 1865, . . . . .	3,210 00	2,900 00
" " Bonds of 1881, . . . . .	2,260 00	2,000 00
50 shares Great Western Marine Insurance Co., . . . . .	5,500 00	4,000 00
United States 5-20 Registered Bonds of 1868, . . . . .	22,000 00	20,000 00
50 shares Sixth National Bank, . . . . .	6,750 00	30,000 00
200 " Eleventh Ward National Bank, . . . . .	5,000 00	
Broadway and Seventh Avenue Railroad First Mortgage 7 per cent. Bonds, . . . . .	17,250 00	
Dry Dock, East Broadway and Battery Railroad First Mortgage 7 per cent. Bonds, . . . . .	7,500 00	
<i>Amounts carried forward,</i> . . . . .	\$459,416 30	\$317,250 00

	Market value.	Loaned thereon.
<i>Amounts brought forward,</i> . . . .	\$459,416 30	\$317,250 00
160 shares Chatham National Bank, . . . .	6,800 00	16,000 00
30 " Guardian Life Insurance Company, . . . .	3,000 00	
20 " Washington Life Insurance Company, . . . .	1,000 00	
6 " Sun Printing and Publishing Co., . . . .	9,000 00	
Ulster County (N. Y.) 7 per cent. Bounty Bonds, . . . .	4,500 00	
United States 10-40 Bond, . . . . .	1,060 00	950 00
15 shares German American Bank, . . . . .	1,500 00	1,800 00
United States 5-20 Bonds of 1867, . . . . .	550 00	
10 shares New York National Exchange Bank, . . . . .	1,000 00	4,800 00
80 " Bank of Skaneateles, New York, . . . . .	8,000 00	
20 " Universal Life Insurance Company, . . . . .	2,200 00	1,500 00
United States Bonds of 1881, . . . . .	8,475 00	12,800 00
310 shares Phenix National Bank, . . . . .	6,448 00	
70 " National Bank of Commerce, . . . . .	8,120 00	10,000 00
70 " Continental National Bank, . . . . .	6,300 00	
50 " Eighth National Bank, . . . . .	5,000 00	7,500 00
30 " Bowery National Bank, . . . . .	4,800 00	
10 " Fulton National Bank of Brooklyn, . . . . .	1,100 00	900 00
New York City Volunteer Family Aid Fund Bond, . . . . .	5,000 00	4,000 00
61 shares Delaware and Hudson Canal Company, . . . . .	7,259 00	4,000 00
Tennessee 6 per cent. Bonds, . . . . .	16,000 00	11,000 00
46 shares Butchers' and Drovers' Bank, . . . . .	1,610 00	4,500 00
80 " Chatham National Bank, . . . . .	3,400 00	
50 " Tradesmen's National Bank, . . . . .	3,000 00	
Georgia 7 per cent. Bonds, . . . . .	1,380 00	1,200 00
80 shares Chatham National Bank, . . . . .	3,400 00	2,000 00
	<hr/>	<hr/>
	\$579,318 30	\$440,200 00

All other Assets and Property owned by the Company :—

	Cash value.
Rents accrued, . . . . .	\$4,000 00

#### SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$265,000 00
Loans on mortgage of real estate (first liens), . . . . .	725,250 00
Cash market value of U. S. stocks and securities, . . . . .	548,800 00
State, county and city bonds, . . . . .	145,400 00
National bank stocks, . . . . .	140,930 00
Railroad bonds, . . . . .	17,500 00
Other corporate stocks, . . . . .	21,000 00
Loans on collateral security, . . . . .	440,200 00
Cash on hand in the office of the Company, . . . . .	2,784 78

*Amount carried forward,* . . . . . \$2,306,864 78



<i>Amount brought forward,</i>	\$2,306,864 78
Cash deposited in the St. Nicholas Bank,	112,068 21
Cash deposited in the Fulton Bank of Brooklyn,	15,741 06
Office and other premiums unpaid and in process of collection,	68,283 37
Interest (not included above) accrued but not due,	31,080 32
All other assets and property,	4,000 00
Gross present Assets,	<hr/> \$2,538,037 74

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$52,350 00
Claims for losses disputed or resisted,	11,500 00
Cash dividends to stockholders declared and unpaid,	1,290 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	460,806 65
Principal unpaid on scrip ordered to be redeemed,	47,166 00
Interest due or unpaid on scrip,	64,029 12
Gross present Liabilities, except Capital Stock and Scrip,*	<hr/> 637,141 77
Surplus as regards Policy-holders,	\$1,900,895 97
Paid-up Capital,	500,000 00
Scrip, issued and authorized to be issued, which has not been cancelled or ordered to be redeemed,†	<hr/> —
Surplus over Capital, not including outstanding Scrip,	\$1,400,895 97

* Scrip authorized to be redeemed during the year,	\$96,730 00
Scrip dividends declared during the year,	227,734 45
Rate per cent. of dividend on participating premiums,	60 per cent.
Average rate per cent. to date,	44 64-100 per cent.
Annual rate of interest paid on scrip,	6 per cent.
Limit of accumulation before any scrip becomes redeemable is now \$500,000, but will ultimately be \$2,000,000.	

† The Company returned that "so much of the scrip is in the hands of the agents, no definite answer can be given."

## CORN EXCHANGE INSURANCE COMPANY, NEW YORK.

[Incorporated 1853. Commenced business March, 1853.]

EDWARD J. LOWBER, *President.**Secretary,* WILLIAM J. MALTBIE.*Office, No. 104 Broadway, New York.**Attorney to accept service, HENRY A. BROWN, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds of 1864, . . . . .	\$50,000 00	\$54,500 00
“ “ 5-20 Coupon Bonds of 1867, . . . . .	100,000 00	111,000 00
“ “ 10-40 Coupon Bonds, . . . . .	27,000 00	29,160 00
	<hr/>	<hr/>
	\$177,000 00	\$194,660 00

## City Bonds:—

New York City Bonds, . . . . .	\$600 00	\$600 00
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## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
10 shares New York National Exchange Bank, . . . . .	\$1,200 00	\$1,000 00
100 “ Michigan Central Railroad, . . . . .	11,500 00	10,000 00
	<hr/>	<hr/>
	\$12,700 00	\$11,000 00

## Other Debts, Claims and Demands due the Company:—

	Cash value.
Judgment, . . . . .	\$1,950 00
Due from other parties, . . . . .	14,081 76
	<hr/>
	\$16,031 76

## All other Assets and Property owned by the Company:—

Personal and leasehold property, . . . . .	\$26,960 80
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate	
owned by the Company, . . . . .	\$4,579 39
Loans on mortgage of real estate (first liens),* . . . . .	90,650 00
Cash market value of U. S. stocks and securities, . . . . .	194,660 00
City bonds, . . . . .	600 00
Loans on collateral security, . . . . .	11,000 00
Cash on hand in the office of the Company, . . . . .	1,128 69
	<hr/>
Amount carried forward, . . . . .	\$302,618 08

* Value of lands mortgaged, without buildings, . . . . .	\$89,250 00
Value of buildings thereon, . . . . .	175,200 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$264,450 00
Amount of insurance held as collateral, . . . . .	84,550 00

<i>Amount brought forward,</i>	\$302,618 08	
Cash deposited in the Nat'l Bank of the Republic,	6,076 87	
Net amount due from agents for premiums collected during the year,	10,571 10	
Premium notes taken for fire risks, not yet due,	50 00	
Premium notes taken for fire risks, overdue and not paid,	2,719 93	
Office and other premiums unpaid and in process of collection,	7,114 70	
Due or to become due from other companies for re-insurance on losses already paid,	6,500 00	
Salvages and savings on losses already paid, and on outstanding losses not yet paid,	17,904 10	
Other debts, claims and demands due the Company,	16,031 76	
Interest (not included above) due and not paid, \$162 50; accrued but not due, \$2,276.37,	2,438 87	
All other assets and property,	26,960 80	
Gross present Assets,	<hr/>	\$398,986 21

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$7,422 29	
Claimed, reported and supposed losses, not yet adjusted,	14,475 00	
Claims for losses disputed or resisted,	400 00	
Cash dividends to stockholders, declared and unpaid,	142 50	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	68,502 22	
Return premiums on settled, cancelled or surrendered policies,	92 47	
All other debts and obligations; viz., office, agency and incidental expenses,	1,200 00	
Gross present Liabilities, except Capital Stock,	<hr/>	92,234 48
Surplus as regards Policy-holders,		\$306,751 73
Paid-up Capital,		300,000 00
Surplus over Capital,		<hr/> \$6,751 73



DELAWARE MUTUAL SAFETY INSURANCE COMPANY,\*  
PHILADELPHIA, PA.

[Incorporated 1835. Commenced business 1835.]

THOMAS C. HAND, *President.*

*Secretary,* HENRY LYLURN.

*Office, corner of Third and Walnut Streets, Philadelphia.*

*Attorney to accept service, W. V. HUTCHINGS, Boston.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds, . . . . .	\$300,000 00	\$333,375 00

State and City Bonds:—

State of Pennsylvania 6 per cent. Bonds, . . . . .	\$200,000 00	\$214,000 00
City of Philadelphia 6 per cent. Bonds, exempt from tax, . . . . .	200,000 00	204,162 50
State of New Jersey 6 per cent. Bonds, . . . . .	164,000 00	168,920 00
State of Tennessee 5 per cent. Bonds, . . . . .	30,000 00	18,000 00
State of Tennessee 6 per cent. Bonds, . . . . .	7,000 00	4,200 00
	<hr/>	<hr/>
	\$601,000 00	\$609,282 50

Railroad Stocks and Bonds:—

250 shares Pennsylvania Railroad, . . . . .	\$50	\$60	\$15,000 00
100 " North Pennsylvania Railroad, . . . . .	50	43	4,300 00
\$20,000 Pennsylvania Railroad First Mortgage 6 per cent. Bonds, . . . . .	-	-	20,700 00
\$25,000 Pennsylvania Railroad Second Mortgage 6 per cent. Bonds, . . . . .	-	-	25,250 00
\$25,000 Western Pennsylvania Railroad Mortgage 6 per cent. Bonds (Penn. R. R. guarantee), . . . . .	-	-	20,000 00
			<hr/>
			\$85,250 00

Other Corporate Stocks:—

80 shares Philadelphia and Southern Mail Steam- ship Company, . . . . .	\$125†	\$50	\$4,000 00
\$7,950 stock, scrip, &c., of sundry corporations, estimated value, . . . . .	-	-	3,912 00
			<hr/>
			\$7,912 00

Debts, Claims and Demands due the Company:—

	Cash value.
Debts due at agencies, . . . . .	\$51,921 92

All other Assets and Property owned by the Company:—

Amount advanced for concerned in brig James Baker, . . . . .	\$2,435 26
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\* The statement of this Company is made up for the year ending October 31.

† Reduced by Act of Legislature, from \$250 to \$125 per share.

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$70,000	00
Loans on mortgage of real estate (first liens),*	261,650	00
Cash market value of U. S. stocks and securities,	333,375	00
State and city bonds, . . . . .	609,282	50
Railroad stocks and bonds, . . . . .	85,250	00
Other corporate stocks, . . . . .	7,912	00
Cash on hand in the office of the Company, .	1,781	45
Cash deposited in the Bank of North America, . . . . .	\$105,984	34
Cash deposited in Girard Nat'l Bank, . . . . .	19,552	31
Cash deposited in Penn'a Nat'l Bank, . . . . .	14,036	12
Cash deposited in Bank of Dela. Co., . . . . .	1,557	51
Premium notes taken for marine and inland risks, not yet due, . . . . .	230,971	27
Premium notes taken for marine and inland risks, overdue and not paid, . . . . .	9,369	29
Office and other premiums unpaid and in process of collection, . . . . .	6,317	06
Debts, claims and demands due the Company, .	51,921	92
Interest (not included above) accrued but not due, .	9,766	34
All other assets and property, . . . . .	2,435	28
Gross present Assets, . . . . .	—	—\$1,821,162 37

## LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$5,000	00
Claimed, reported and supposed losses, not yet adjusted, . . . . .	117,724	00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	273,799	69
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .	55,485	55
Principal unpaid on scrip ordered to be redeemed, .	3,765	00
Interest due or unpaid on scrip, . . . . .	3,165	50
National taxes and duties, due or accrued, . .	1,930	37
Amounts carried forward, . . . . .	\$460,870	11 \$1,821,162 37

* Value of lands mortgaged, without buildings, . . . . .	\$279,200	00
Value of buildings thereon, . . . . .	224,300	00

Total value of mortgaged premises, . . . . .	\$503,500	00
Amount of insurance held as collateral, . . . . .	168,700	00

<i>Amounts brought forward,</i> . . . . .	\$460,870 11	\$1,821,162 37
State and local taxes, due or accrued, . . . . .	9,841 04	
All other debts and obligations; viz., rents, . . . . .	1,110 00	
Gross present Liabilities, except Capital Stock and Scrip,* . . . . .	—————	471,821 15
Surplus as regards Policy-holders, . . . . .		\$1,349,341 22
Paid-up Capital, . . . . .	\$360,000 00	
Scrip issued and authorized to be issued, which has not been cancelled or ordered to be re- deemed, . . . . .	690,130 00	
	—————	1,050,130 00
Surplus over Capital, . . . . .		\$299,211 22

### ENTERPRISE INSURANCE COMPANY, PHILADELPHIA.

[Incorporated April 9, 1856. Commenced business January 1, 1859.]

F. RATCHFORD STARR, *President.*

*Secretary,* ALEX. W. WISTER.

*Office, No. 400 Walnut Street, Philadelphia.*

*Attorney to accept service,* EDWARD STEARNS, *Boston.*

### DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Loan, 1865 and 1867, . . . . .	\$5,000 00	\$5,360 00

City Loan:—

City of Philadelphia 6 per cent. Loan, . . . . .	\$15,000 00	\$15,070 00
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Railroad Bonds:—

Lehigh Valley Railroad 7 per cent. Mortgage Bonds, . . . . .	\$10,000 00	\$10,000 00
Camden and Amboy Railroad 6 per cent. Mort- gage Bonds, . . . . .	20,000 00	18,950 00
Pennsylvania Railroad 6 per ct. Mortgage Bonds, . . . . .	15,000 00	14,287 50
	—————	—————
	\$45,000 00	\$43,237 50

* Premium deposit received during the year on perpetual risks, . . . . .	\$3,843 20
Premium deposit returned during the year, . . . . .	1,090 50
Scrip authorized to be redeemed during the year, . . . . .	120,630 00
Scrip dividends declared during the year, . . . . .	278,495 00
Rate per cent. of dividend on participating premiums, . . . . .	35 per cent.
Average rate per cent. to date, . . . . .	24 per cent.
Annual rate of interest paid on scrip, . . . . .	6 per cent.
Limit of accumulation before any scrip becomes redeemable, . . . . .	\$250,000 00



## Cash Loans:—

Cash value.

Ground rents on real estate in the City of Philadelphia (first liens), . . . . .	\$12,733 33
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## All other Assets and Property owned by the Company:—

Revenue, postage stamps and stamped envelopes on hand, . . .	\$343 07
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$70,000 00	
Loans on mortgage of real estate (first liens),* . . . . .	437,040 00	
Cash market value of U. S. stocks and securities, . . . . .	5,360 00	
City loan, . . . . .	15,070 00	
Railroad bonds, . . . . .	43,237 50	
Cash loans, . . . . .	12,733 33	
Cash on hand in the office of the Company, . . . . .	4,775 40	
Cash deposited in the Philadelphia National Bank, . . . . .	9,521 86	
Net amount due from agents for premiums collected during the year, . . . . .	3,006 64	
Office and other premiums unpaid and in process of collection, . . . . .	2,337 28	
Interest (not included above) due and not paid, \$381; accrued but not due, \$7,615.29; rents accrued but not due, \$232.78, . . . . .	8,229 07	
All other assets and property, . . . . .	343 07	
Gross present Assets, . . . . .	—————	\$611,654 15

## LIABILITIES.

Losses and claims adjusted but not yet due, . . . . .	\$1,124 76	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	520 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	40,344 77	
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .	355,228 23	
Gross present Liabilities, except Capital Stock, . . . . .	—————	397,217 76
Surplus as regards Policy-holders, . . . . .		\$214,436 39
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		\$14,436 39

\* Value of lands and buildings mortgaged, . . . . . \$875,800 00  
Amount of insurance held as collateral, . . . . . 208,200 00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,  
PROVIDENCE, R. I.  
[Incorporated 1859. Commenced business 1860.]  
THOMAS G. TURNER, *President.*                      *Secretary,* FREDERIC W. ARNOLD.  
*Office, No. 1 Market Square, Providence, R. I.*  
*Attorney to accept service, GEORGE W. REED, Boston.*

DETAILED STATEMENT OF ASSETS.

City Bonds:—	Par value.	Market value.
New York City 7 per cent. Street Improvement Bonds, . . . . .	\$50,000 00	\$51,000 00

National Bank Stocks:—	Par val. per share.	Market val. per share.	Total Market val.
500 shares Old National Bank, Providence, .	\$100	\$115	\$57,500 00
500 “ American National Bank, Providence, .	50	54	27,000 00
500 “ Nat’l Bank of Commerce, Providence, .	50	52½	26,250 00
150 “ Manufacturers’ Nat’l B’k, Providence, .	100	107	16,050 00
30 “ Third National Bank, Providence, .	100	110	3,300 00
100 “ Butchers’ and Drovers’ National Bank, Providence, . . . . .	50	50	5,000 00
100 “ First National Bank, Warren, R. I., .	100	110	11,000 00
			<hr/> \$146,100 00

Debts, Claims and Demands due the Company:—	Cash value.
Rents accrued, . . . . .	\$300 00

SUMMARY OF ASSETS, DECEMBER 31, 1870.	
Cash market value of unincumbered real estate owned by the Company, . . . . .	\$56,271 60
City bonds, . . . . .	51,000 00
National bank stocks, . . . . .	146,100 00
Cash on hand in the office of the Company, .	99 68
Cash deposited in the Old National Bank, .	8,930 00
Net amount due from agents for premiums collected during the year (including premiums due at office), . . . . .	8,009 15
Premium notes taken for marine and inland risks, not yet due, . . . . .	309 38
Debts, claims and demands due the Company, .	300 00
Gross present Assets, . . . . .	<hr/> \$271,019 81
Amount carried forward, . . . . .	<hr/> \$271,019 81

*Amount brought forward,* . . . . . \$271,019 81

#### LIABILITIES.

Losses and claims adjusted, but not yet due,	\$4,000 00	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	3,440 00	
Cash dividends to stockholders, declared and unpaid, . . . . .	251 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	37,406 34	
All other debts and obligations; viz., office, agency and incidental expenses, . . . . .	1,000 00	
Gross present Liabilities, except Capital Stock,	<hr/>	46,097 34
Surplus as regards Policy-holders, . . . . .		\$224,922 47
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		<hr/> \$24,922 47

### EXCELSIOR FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated December 14, 1853. Commenced business January 1, 1854.]

MARCUS F. HODGES, *President.*

*Secretary,* SAMUEL M. CRAFT.

*Office, Nos. 130 and 132 Broadway, New York.*

*Attorney to accept service,* CHAS. E. LANE, *Boston.*

#### DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 6 per cent. Registered Bonds,	\$65,000 00	} \$70,254 00
“ “ 5-20 6 per cent. Coupon Bonds, . . . . .	50 00	

County Bonds:—

	Par value.	Market value.
New York County Bonds, . . . . .	\$300 00	\$300 00

Other Corporate Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
33 shares Metropolitan Insurance Company, . . . . .	\$30	\$30	\$990 00



## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
\$3,000 United States 5-20 Coupon Bonds, . .	\$3,240 00	\$3,000 00
50 shares Equitable Fire Insurance Company, .	2,818 00	4,150 00
8 " City Fire Insurance Company, . .	924 00	
20 " Howard Fire Insurance Company, . .	1,350 00	
24 " Home Fire Insurance Company, . .	2,880 00	3,600 00
10 " Humboldt Fire Insurance Company, . .	1,000 00	
70 " Delaware and Hudson Canal Company, .	8,400 00	10,700 00
30 " Bank of Commerce, . . . .	3,750 00	
10 " American Exchange Bank, . . . .	1,150 00	
142 " Fulton Fire Insurance Company, . .	3,675 00	6,117 48
40 " Manufacturers' Bank, . . . .	1,200 00	
\$1,000 Brooklyn City Bond, . . . .	1,000 00	900 00
\$1,000 Bushwick Railroad Bond, . . . .	900 00	
5 shares Commonwealth Insurance Company, .	400 00	16,500 00
\$17,000 Second Avenue R. R. Convertible Bonds, .	13,600 00	
\$2,000 Second Avenue Railroad Second Mortgage Bonds, . . . . .	1,700 00	6,000 00
160 shares North River Fire Insurance Company, .	4,000 00	
67 " Humboldt Fire Insurance Company, . .	6,700 00	
20 " Fulton Fire Insurance Company, . .	525 00	6,000 00
20 " Metropolitan Gas Light Company, . .	3,600 00	
15 " West Side Bank, . . . .	1,500 00	
10 " Manhattan Life Insurance Company, . .	2,000 00	900 00
15 " Citizens' Fire Insurance Company, . .	375 00	
10 " State Fire Insurance Company, . . . .	1,000 00	1,400 00
40 " Chatham Bank, . . . .	1,600 00	
5 " Humboldt Fire Insurance Company, . .	500 00	750 00
\$490 Atlantic Insurance Company Scrip, . . . .	475 00	
46 shares Astor Fire Insurance Company, . . . .	1,437 50	1,500 00
6 " People's Insurance Company, . . . .	345 00	
15 " Beekman Insurance Company, . . . .	300 00	
75 " Phenix Insurance Company, . . . .	3,750 00	5,000 00
106 " Fulton Insurance Company, . . . .	2,780 00	
5 " Humboldt Insurance Company, . . . .	500 00	500 00
10 " St. Nicholas Insurance Company, . . . .	250 00	
\$5,000 Harlem Railroad First Mortgage Bonds, . .	5,000 00	10,000 00
\$5,000 Erie Railroad Third Mortgage Bonds, . .	4,500 00	
25 shares Bank of Commonwealth, . . . .	2,500 00	1,083 75
10 " Commercial Fire Insurance Company, . .	500 00	
5 " Continental Fire Insurance Company, . .	900 00	
25 " Williamsburgh Gas Light Company, . .	2,225 00	1,200 00
\$11,000 United States 5-20 Coupon Bonds, . .	11,880 00	11,000 00
\$1,400 " " 5-20 Coupon Bonds, . . . .	1,512 00	1,250 00

Amounts carried forward, . . . . \$108,641 50 \$90,651 23

<i>Amounts brought forward,</i>	.	.	.	.	\$108,641 50	\$90,651 23
\$10,000 Tennessee State Bonds,	.	.	.	.	6,300 00	} 10,000 00
10 shares Building Association,	.	.	.	.	7,500 00	
\$1,000 United States 10-40 Coupon Bonds,	.	.	.	.	1,080 00	} 2,900 00
\$2,500 " " 5-20 Coupon Bonds,	.	.	.	.	2,700 00	
					<hr/>	<hr/>
					\$126,221 50	\$103,551 23

All other Assets and Property owned by the Company :—

						Cash value.
Rents due and accrued,	.	.	.	.	.	\$3,733 33
Office furniture and fixtures,	.	.	.	.	.	2,500 00
United States revenue stamps,	.	.	.	.	.	15 00
						<hr/>
						\$6,248 33

#### SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate		
owned by the Company,	\$66,000 00	
Loans on mortgage of real estate (first liens),*	62,699 00	
Cash market value of U. S. stocks and securities,	70,254 00	
County bonds,	300 00	
Other corporate stocks, bonds and securities,	990 00	
Loans on collateral security,	103,551 23	
Cash on hand in the office of the Company,	74 93	
Cash deposited in the Hanover National Bank,	10,473 98	
Net amount due from agents for premiums collected during the year,	6,773 45	
Office and other premiums unpaid and in process of collection,	4,905 69	
Interest (not included above) accrued but not due,	3,453 27	
All other assets and property,	6,248 33	
Gross present Assets,	<hr/>	\$335,723 88

#### LIABILITIES.

Losses and claims adjusted, but not yet due,	\$1,942 20	
Claimed, reported and supposed losses, not yet adjusted,	8,000 00	
Claims for losses disputed resisted,	1,500 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	82,396 00	
<i>Amounts carried forward,</i>	<hr/>	<hr/>
	\$93,838 20	\$335,723 88

* Value of lands mortgaged, without buildings,	.	.	.	.	.	\$94,100 00
Value of buildings thereon,	.	.	.	.	.	109,550 00
Total value of mortgaged premises,	.	.	.	.	.	<hr/>
Amount of insurance held as collateral,	.	.	.	.	.	\$203,650 00
	.	.	.	.	.	67,000 00

<i>Amounts brought forward,</i>	\$93,838 20	\$335,723 88
Due or to become due to other companies for re-insurance premiums,	688 56	
All other debts and obligations; viz., office, agency and incidental expenses,	735 85	
Gross present Liabilities, except Capital Stock,	—————	95,262 61
Surplus as regards Policy-holders,		\$240,461 27
Paid-up Capital,		200,000 00
Surplus over Capital,		\$40,461 27

## FAME INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 18, 1856. Commenced business September 1, 1856.]

CHARLES RICHARDSON, *President.* Secretary, WILLIAM I. BLANCHARD.*Office, No. 809 Chestnut Street, Philadelphia.**Attorney to accept service, HENRY R. DALTON, Boston.*

## DETAILED STATEMENT OF ASSETS.

## City Bonds:—

	Par value.	Market value.
City of Philadelphia 6 per cent. Bonds,	\$20,000 00	\$20,000 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
500 shares National Bank of the Republic, Philadelphia,	\$100	\$100	\$50,000 00
80 “ Second National Bank, Philadelphia,	100	135	10,800 00
			\$60,800 00

## Other Corporate Stocks:—

4 shares Commercial Exchange Association,	\$100	\$100	\$400 00
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## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
183 shares Fame Insurance Company,	\$9,150 00	\$1,450 00

## Other Cash Loans:—

	Cash value.
On 60 shares Nat'l Bank of the Republic,	\$6,000 00
On 60 shares Nat'l Bank of the Republic,	5,500 00
On 48 shares Camden and Amboy Railroad,	5,000 00
On United States 5-20 Bond,	500 00
	\$17,000 00

## Other Debts, Claims and Demands due the Company:—

Balance of subscription capital, \$4,500.

## All other Assets and Property owned by the Company:—

Office furniture and fixtures,	\$3,750 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$3,500 00	
Loans on mortgage of real estate (first liens),*	55,600 00	
Cash market value of city bonds, . . . . .	20,000 00	
National bank stocks, . . . . .	60,800 00	
Other corporate stocks, . . . . .	400 00	
Loans on collateral security, . . . . .	4,450 00	
Other cash loans, . . . . .	17,000 00	
Cash on hand in the office of the Company, . . . . .	10,201 61	
Cash deposited in Nat'l Bank of the Republic, . . . . .	8,937 13	
Net amount due from agents for premiums collected during the year, . . . . .	5,563 39	
Other debts, claims and demands due the Company, . . . . .	\$4,500 00	
Interest (not included above) due and not paid, and accrued but not dne, . . . . .	1,953 43	
All other assets and property, . . . . .	3,750 00	
Gross present Assets, . . . . .	<u>          </u>	\$192,155 56

## LIABILITIES.

Claims for losses disputed or resisted, . . . . .	\$2,500 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	15,471 27	
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .	7,954 96	
Gross present Liabilities, except Capital Stock, . . . . .	<u>          </u>	25,926 23
Surplus as regards Policy-holders, . . . . .		\$166,229 33
Paid-up Capital, . . . . .	\$195,500 00	
Net present Assets, . . . . .	166,229 33	
Impairment of Capital, . . . . .	<u>\$29,270 67</u>	

* Value of lands mortgaged, without buildings, . . . . .	\$37,000 00
Value of buildings thereon, . . . . .	97,500 00
Total value of mortgaged premises, . . . . .	\$134,500 00
Amount of insurance held as collateral, . . . . .	34,100 00
Amount of prior encumbrance, . . . . .	15,000 00

**FIREMAN'S FUND INSURANCE COMPANY, SAN FRANCISCO,  
CAL.**

[Incorporated May 1, 1863. Commenced business June 8, 1863.]

DAVID J. STAPLES, *President.*

*Secretary,* CHARLES R. BOND.

*Office, No. 401 California Street, San Francisco.*

*Attorney to accept service, WILLIAM B. SEARS, Boston.*

**DETAILED STATEMENT OF ASSETS.**

**State Bonds :—**

	Par value.	Market value.
State of Virginia 6 per cent. Bond, . . . .	\$30,000 00	\$17,809 43

**Securities held as Collateral for Cash Loans :—**

	Market value.	Loaned thereon.
4 shares South San Francisco Dock Company, . . . .	\$2,000 00	\$1,600 00
14 " South San Francisco Dock Company, . . . .	7,000 00	4,000 00
10 " Merchants' Mutual Marine Ins. Co., . . . .	6,000 00	3,000 00
10 " Merchants' Mutual Marine Ins. Co., . . . .	6,000 00	5,000 00
36 " Pacific Insurance Co., . . . .	3,960 00	3,000 00
200 " Bank of California, . . . .	24,000 00	15,000 00
Approved endorsed notes, . . . .	21,000 00	21,000 00
Merchandise collaterals, . . . .	30,000 00	24,500 00
	<hr/>	<hr/>
	\$99,960 00	\$77,100 00

**Other Debts, Claims and Demands due the Company :—**

	Cash
State and United States stamps, . . . .	\$1,239 40
Furniture, . . . .	3,700 00
Personal accounts, . . . .	13,750 30
California Insurance Union (N. Y.), . . . .	15,098 54
Suspense account (secured), . . . .	4,763 68
	<hr/>
	\$38,601 92

**SUMMARY OF ASSETS, DECEMBER 31, 1870.**

Cash market value of unincumbered real estate owned by the Company, . . . .	\$150,000 00
Loans on mortgage of real estate (first liens),* . . . .	419,561 00
Cash market value of State bonds, . . . .	17,809 43
Loans on collateral security, . . . .	77,100 00
	<hr/>
<i>Amount carried forward, . . . .</i>	\$664,470 43

* Value of lands mortgaged, without buildings, . . . .	\$693,775 00
Value of buildings thereon, . . . .	283,200 00
	<hr/>
Total value of mortgaged premises, . . . .	\$976,975 00
Amount of insurance held as collateral, . . . .	166,350 00

<i>Amount brought forward,</i>		\$664,470 43
Cash on hand in the office of the Company,	14,105 78	
Cash deposited in the Bank of California,	8,890 17	
Cash deposited in the Bank of Sathers & Co.,	6,338 70	
Cash deposited in the Bank of Lees and Waller,.	6,470 19	
Net amount due from agents for premiums collected during the year,	6,244 77	
Premium notes taken for marine and inland risks, not yet due,	33,379 73	
Premium notes taken for marine and inland risks, overdue and not paid,	86 74	
Office and other premiums unpaid and in process of collection,	16,581 56	
Salvages and savings on losses already paid,	1,862 83	
Other debts, claims and demands due the Company,	38,601 92	
Interest (not included above) due and not paid,	2,593 85	
Gross present Assets,		<hr/> \$799,626 67

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$18,274 19	
Claimed, reported and supposed losses, not yet adjusted,	26,685 14	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	127,584 25	
Due or to become due to other companies for re-insurance premiums,	2,635 76	
Unused balances of bills and notes returnable on settlement,	3,091 56	
All other debts and obligations; viz., commissions, \$559.58; marine bills payable, \$1,807.86; personal accounts, \$6,903.07,	9,270 51	
Gross present Liabilities, except Capital Stock,		<hr/> 187,541 41
Surplus as regards Policy-holders,		\$612,085 26
Paid-up Capital,		<hr/> 500,000 00
Surplus over Capital,		<hr/> \$112,085 26



## FIREMEN'S INSURANCE COMPANY, NEW YORK.

[Incorporated 1825. Commenced business 1825.]

JOHN V. HARRIOTT, *President.**Secretary*, ABNER HAYWARD.*Office, No. 153 Broadway, New York.**Attorney to accept service, EDWARD STEARNS, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Registered Bonds of 1881, . . .	\$65,000 00	\$73,856 25
“ “ Registered Bonds of 1865, . . .	45,000 00	48,600 00
“ “ Registered Bonds of 1868, . . .	30,000 00	33,337 50
“ “ Registered Bonds of 1862, . . .	39,000 00	42,217 50
“ “ Currency Bonds, . . .	25,000 00	27,593 75
	<hr/>	<hr/>
	\$204,000 00	\$225,605 00

## County Bond:—

New York County Bond, . . . . .	\$700 00	\$700 00
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## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States Government Bond, . . . . .	\$565 00	\$500 00

## All other Assets and Property owned by the Company:—

	Cash value.
Lease of office, burglar-proof safe, maps, &c., . . . . .	\$28,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens), . . .	\$83,500 00	
Cash market value of U. S. stocks and securities, . . .	225,605 00	
County bond, . . . . .	700 00	
Loans on collateral security, . . . . .	500 00	
Cash on hand in the office of the Company, . . .	82 91	
Cash deposited in the National Broadway Bank, . . .	9,144 90	
Net amount due from agents for premiums collected during the year, . . . . .	6,684 03	
Office and other premiums unpaid and in process of collection, . . . . .	3,492 29	
Interest (not included above) accrued but not due, . . .	2,251 66	
All other assets and property, . . . . .	28,000 00	
Gross present Assets, . . . . .	<hr/>	\$359,960 79
Amount carried forward, . . . . .		<hr/>
		\$359,960 79

*Amount brought forward,* . . . . . \$359,960 79

# LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	\$11,468 00	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	11,243 00	
Claims for losses disputed or resisted, . . . . .	3,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	86,644 46	
Return premiums on settled, cancelled or surren- dered policies, . . . . .	45 97	
Gross present Liabilities, except Capital Stock, ————		112,401 43
Surplus as regards Policy-holders, . . . . .	\$247,559 36	
Paid-up Capital, . . . . .	204,000 00	
Surplus over Capital, . . . . .	\$43,559 36	

## FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 22, 1829. Commenced business July, 1829.]

ALFRED G. BAKER, *President.* Secretary, JAMES W. McALLISTER.

*Office, Nos. 435 and 437 Chestnut Street, Philadelphia.*

*Attorneys to accept service, CHAS. H. COLE and GEO. E. FOSTER, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 Bonds, . . . . .	\$40,000 00	\$42,700 00
" " Bonds, 1881, . . . . .	5,000 00	5,500 00
	<u>\$45,000 00</u>	<u>\$48,200 00</u>

State and City Bonds:—

Pennsylvania 5-10 series Bonds, . . . . .	\$11,000 00	\$11,495 00
Pennsylvania State Bonds of 1861, . . . . .	6,000 00	6,240 00
Philadelphia City 6 per cent. Bonds, . . . . .	15,000 00	15,035 50
Delaware State 6 per cent. Bonds, . . . . .	5,000 00	4,750 00
Philadelphia City Warrants, . . . . .	285 00	285 00
	<u>\$37,285 00</u>	<u>\$37,805 50</u>

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
100 shares Commercial Nat'l Bank, Philadelphia, . . . . .	\$50	\$59	\$5,900 00
200 " Bank of Kentucky, . . . . .	100	101	20,200 00
17 " Northern Bank of Kentucky, . . . . .	100	120	2,040 00
			<u>\$28,140 00</u>

## Railroad Stocks and Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
200 shares Southwark Railroad, . . . . .	\$18	\$18	\$3,600 00
300 " Pennsylvania Railroad, . . . . .	50	62 $\frac{1}{4}$	18,750 00
\$5,000 North Pennsylvania Railroad 6 per cent. Bonds, . . . . .			
	—	—	4,900 00
\$5,000 Lehigh Valley Railroad 1st Mort. Bonds, .	—	—	4,750 00
\$1,000 North Penn. Railroad 7 per cent. Bonds, .	—	—	935 00
\$5,000 Reading Railroad 7 per cent. Bonds, .	—	—	5,250 00
\$1,500 Harrisburg, Lancaster and Mt. Joy Rail- road Bonds, . . . . .	—	—	1,395 00
			<hr/> \$39,580 00

## Other Corporate Stocks:—

91 shares Franklin Fire Insurance Company, .	\$100	\$500	\$45,500 00
13 " Insurance Company of the State of Pennsylvania, . . . . .	200	265	3,445 00
16 " Continental Hotel Company, Philadel- phia (preferred), . . . . .	100	72	1,152 00
150 " Insurance Company of North America, .	10	33	4,950 00
			<hr/> \$55,047 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
45 shares Franklin Fire Insurance Company, .	\$22,500 00	\$4,500 00
160 " Lehigh Valley Railroad Company, .	9,040 00	6,500 00
4 " Franklin Fire Insurance Company, .	2,000 00	200 00
10 " Franklin Fire Insurance Company, .	5,000 00	1,000 00
36 " Pennsylvania Railroad Company, .	2,241 00	650 00
3 " Franklin Fire Insurance Company, .	1,500 00	1,050 00
5 " Franklin Fire Insurance Company, .	2,500 00	1,700 00
1 " Franklin Fire Insurance Company, .	500 00	1,100 00
20 " Commercial National Bank, . . . . .	1,180 00	
3 " Franklin Fire Insurance Company, .	1,500 00	1,300 00
6 " Commercial National Bank, . . . . .	354 00	
6 " Camden and Amboy Railroad Co., .	708 00	450 00
\$500 United States 5-20 Coupon Bonds, . .	540 00	450 00
\$1,000 United States 5-20 Coupon Bonds, . .	1,080 00	1,000 00
	<hr/> \$50,643 00	<hr/> \$19,900 00

## Other Cash Loans:—

	Cash value.
Call loans secured by United States Bonds, . . . . .	\$19,800 00

## All other Assets and Property owned by the Company:—

U. S. revenue stamps, . . . . .	\$71 22
Re-insurance deposit premiums, . . . . .	2,869 00
	<hr/> \$2,940 22



## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$2,717,383 80
Cash market value of U. S. stocks and securities,	48,200 00
State and city bonds, . . . . .	37,805 50
National bank stocks, . . . . .	28,140 00
Railroad stocks and bonds, . . . . .	39,580 00
Other corporate stocks, . . . . .	55,047 00
Loans on collateral security, . . . . .	19,900 00
Other cash loans, . . . . .	19,800 00
Cash on hand in the office of the Company, .	5,301 68
Cash deposited in the Commercial, Girard, and Farmers' and Mechanics' National Banks, .	42,826 36
Net amount due from agents for premiums col- lected during the year, . . . . .	27,262 52
Interest (not included above) due and not paid, and accrued but not due, . . . . .	43,265 27
All other assets and property, . . . . .	2,940 22
Gross present Assets, . . . . .	<hr/> \$3,087,452 35

## LIABILITIES.

Adjusted losses and claims, due and unpaid, .	\$9,260 36
Losses and claims adjusted, but not yet due, .	51,907 05
Claims for losses disputed or resisted, . . . .	6,500 00
Cash dividends to stockholders, declared and un- paid, . . . . .	508 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	312,634 30
Reclaimable by the insured on perpetual fire poli- cies, being 95 per cent. of premium or deposit thereon, . . . . .	1,262,382 36
All other debts and obligations; viz, surveys, \$3,633; surveyors, \$8,785.75, . . . . .	12,418 75
Gross present Liabilities, except Capital Stock, <hr/>	1,655,610 82
Surplus as regards Policy-holders, . . . . .	\$1,431,841 53
Paid-up Capital, . . . . .	400,000 00
Surplus over Capital, . . . . .	<hr/> \$1,031,841 53

\* Value of lands and buildings mortgaged, . . . . . \$6,037,926 67  
Amount of insurance held as collateral, . . . . . 2,578,298 24

## FULTON FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated March, 1853. Commenced business in 1853.]

WILLIAM A. COBB, *President.**Secretary,* JAMES M. RANKIN.*Office, No. 346 Broadway, New York.**Attorney to accept service, T. F. REED, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Currency Bonds, . .	\$161,000 00	\$177,905 00

## City Bonds:—

New York City 7 per cent. Bonds, . . .	\$600 00	\$600 00
Brooklyn City 7 per cent. Bonds, . . .	4,000 00	4,000 00
	<hr/>	<hr/>
	\$4,600 00	\$4,600 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
167 shares Manufacturers' Nat'l Bank, Brooklyn,	\$30	\$30	\$5,010 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
35 shares Humboldt Insurance Company, . .	\$3,500 00	\$9,430 00
13 " Pacific Mail Steamship Company, . .	520 00	
60 " Excelsior Insurance Company, . . .	3,000 00	
United States 5-20 Bonds, . . . . .	3,325 00	
Brooklyn 7 per cent. Bonds, . . . . .	4,000 00	3,500 00
75 shares Phenix Insurance Company, . . .	3,750 00	3,400 00
10 " Humboldt Insurance Company, . . .	1,000 00	1,700 00
20 " Excelsior Insurance Company, . . .	1,000 00	
50 " Bank of Fishkill, . . . . .	7,500 00	5,000 00
10 " Humboldt Insurance Company, . . .	1,000 00	2,250 00
9 " Excelsior Insurance Company, . . .	450 00	
16 " Bushwick Railroad Company, . . .	1,200 00	2,000 00
20 " Excelsior Insurance Company, . . .	1,000 00	
35 " Paterson Railroad Company, . . .	1,750 00	600 00
5 " Humboldt Insurance Company, . . .	500 00	
Atlantic Insurance Company's Scrip, . . .	250 00	
United States 5-20 Bonds, . . . . .	2,170 00	2,000 00
" " 5-20 Bonds, . . . . .	1,836 00	3,050 00
15 shares Humboldt Insurance Company, . .	1,500 00	2,500 00
20 " Phenix Insurance Company, . . .	1,000 00	
United States 5-20 Bonds, . . . . .	1,620 00	

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*Amounts carried forward, . . . . .* \$41,871 00 \$35,430 00

		Market value.	Loaned thereon.
<i>Amounts brought forward,</i> . . . .		\$41,871 00	\$35,430 00
50 shares New Jersey Railroad and Transporta-			
tion Company, . . . .		5,750 00	700 00
40 " Lorillard Insurance Company, . .		1,000 00	300 00
25 " Bushwick Railroad Company, . .		1,875 00	1,600 00
Prospect Park Railroad Bond, . . . .		800 00	
13 shares Humboldt Insurance Company, . .		1,300 00	1,900 00
20 " Excelsior Insurance Company, . .		1,000 00	
10 " Commercial Insurance Company, . .		500 00	300 00
20 " Excelsior Insurance Company, . .		1,000 00	900 00
10 " Fourth National Bank, . . . .		1,050 00	1,100 00
10 " United States Express Co., . . . .		300 00	
		<hr/>	<hr/>
		\$56,446 00	\$42,230 00

Other Debts, Claims and Demands due the Company:—

Temporary loan, \$6,500, said to be worth \$3,000.

All other Assets and Property owned by the Company:—

Personal property in two offices in Brooklyn and two in New York, . . . . . \$7,500 00

#### SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$72,350 00
Cash market value of U. S. stocks and securities,	177,905 00
City bonds, . . . . .	4,600 00
National bank stocks, . . . . .	5,010 00
Loans on collateral security, . . . . .	42,230 00
Cash on hand in the office of the Company, . .	1,632 58
Cash deposited in the Manhattan Bank, . .	10 82
Cash deposited in the Tenth National Bank, .	7,116 59
Cash deposited in the Manufacturers' National Bank of Brooklyn, . . . . .	5,503 37
Cash deposited in the Mechanics' National Bank of Brooklyn, . . . . .	520 30
Net amount due from agents for premiums collected during the year, . . . . .	18,096 90
Office and other premiums unpaid and in process of collection, . . . . .	5,626 37
<hr/>	
<i>Amount carried forward,</i> . . . .	\$340,601 93

\* Value of lands mortgaged, without buildings, . . . . . \$62,000 00  
 Value of buildings thereon, . . . . . 153,700 00

Total value of mortgaged premises, . . . . . \$215,700 00  
 Amount of insurance held as collateral, . . . . . 85,600 00



<i>Amount carried forward,</i>		\$340,601 93
Salvages and savings on losses already paid,	10,000 00	
Other debts, claims and demands due the Company,	\$3,000 00	
Interest (not included above) accrued but not due,	1,899 61	
All other assets and property,	7,500 00	
Gross present Assets,	—————	\$360,001 54

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$17,600 00	
Claims for losses disputed or resisted,	10,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	109,459 76	
All other debts and obligations; viz., rents, \$3,250; and sundry balances, \$15.23,	3,265 23	
Gross present Liabilities, except Capital Stock,	—————	140,324 99
Surplus as regards Policy-holders,		\$219,676 55
Paid-up Capital,		200,000 00
Surplus over Capital,		\$19,676 55

## GERMANIA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated 1859. Commenced business 1859.]

RUDOLPH GARRIGUE, *President.**Secretary,* HUGO SCHUMANN.*Office, No. 175 Broadway, New York.**Attorney to accept service, ISAAC J. BROWN, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds of 1862,	\$460,000 00	\$495,650 00
State and County Bonds:—		
New York County Bonds,	\$2,700 00	\$2,700 00
South Carolina State Bonds,	20,000 00	17,825 00
	—————	—————
	\$22,700 00	\$20,525 00

National Bank Stocks:—

	Par val.	Market val.	Total
	per share.	per share.	Market val.
50 shares National Park Bank, New York,	\$100	\$150	\$7,500 00

Other Corporate Stocks:—

20 shares Neptune Insurance Company (in liquidation),	\$100	\$5	\$100 00
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Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Coupon Bond of 1868, . . . . .	\$1,085 00	\$900 00
Tennessee 6 per cent. Bonds, . . . . .	8,190 00	} 15,000 00
Missouri 6 per cent. Bonds, . . . . .	3,580 00	
United States 5-20 Bonds of 1865, . . . . .	537 50	
" " 5-20 Bonds of 1865, . . . . .	537 50	
" " 5-20 Bonds of 1865, . . . . .	1,075 00	
" " 5-20 Bonds of 1868, . . . . .	3,255 00	
Paid off Jan. 4, 1871, collaterals not remembered, . . . . .	—	4,000 00
Tennessee 6 per cent. Bonds, . . . . .	28,350 00	23,500 00
	<hr/>	<hr/>
	\$46,610 00	\$43,400 00

Other Debts, Claims and Demands due the Company:—

	Cash value.
Rents accrued, . . . . .	\$750 00

All other Assets and Property owned by the Company:—

Office fixtures and furniture, . . . . .	\$13,386 72
Stamps on hand, . . . . .	36 00
	<hr/>
	\$13,422 72

SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$58,946 45
Loans on mortgage of real estate (first liens),* . . . . .	341,000 00
Cash market value of U S stocks and securities, . . . . .	495,650 00
State, and county bonds, . . . . .	20,525 00
National bank stocks, . . . . .	7,500 00
Other corporate stocks, . . . . .	100 00
Loans on collateral security, . . . . .	43,400 00
Cash on hand in the office of the Company, . . . . .	3,460 37
Cash deposited in the National Park Bank, . . . . .	27,690 84
Cash deposited in the German American Bank, . . . . .	3,143 49
Net amount due from agents for premiums collected during the year, . . . . .	44,183 51
Premium notes taken for inland risks, not yet due, . . . . .	1,198 46
Premium notes taken for inland risks, overdue and not paid, . . . . .	3,092 47
Office and other premiums unpaid and in process of collection, . . . . .	2,372 46
	<hr/>
Amount carried forward, . . . . .	\$1,052,263 05

\* Value of lands mortgaged, without buildings, . . . . . \$324,400 00  
Value of buildings thereon, . . . . . 482,900 00

\* Total value of mortgaged premises, . . . . . \$807,300 00  
Amount of insurance held as collateral, . . . . . 354,750 00

<i>Amount brought forward,</i>	\$1,052,263 05
Salvages and savings on losses already paid,	3,000 00
Other debts, claims and demands due the Company,	750 00
Interest (not included above) due and not paid, and accrued but not due,	8,413 13
All other assets and property,	13,422 72
Gross present Assets,	<u>\$1,077,848 90</u>

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$72,294 83
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on inland risks not marked off,	298,461 82
State and local taxes, due or accrued,	2,575 00
Gross present Liabilities, except Capital Stock,	<u>373,331 65</u>
Surplus as regards Policy-holders,	\$704,517 25
Paid-up Capital,	<u>500,000 00</u>
Surplus over Capital,	\$204,517 25

## GIRARD FIRE AND MARINE INSURANCE COMPANY,\* PHILADELPHIA, PA.

[Incorporated 1853. Commenced business 1853.]

THOMAS CRAVEN, *President.**Secretary,* JAMES B. ALVORD.*Office, No. 639 Chestnut Street, Philadelphia.**Attorney to accept service, PELHAM BONNEY, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
\$1,500 United States 5-20 Bonds,	\$28,100 00	\$30,736 50

City and Town Loans:—

City of Philadelphia 6 per cent. Loan,	\$7,800 00	\$7,800 00
Williamsport School Loan,	5,000 00	5,000 00
	<u>\$12,800 00</u>	<u>\$12,800 00</u>

\* Does a fire business only.



## Railroad Bonds:—

	Par value.	Market value.
Union Pacific Railroad Company's Bonds, . . .	\$5,000 00	\$3,800 00
Schuylkill Navigation Company's Bonds, . . .	6,000 00	4,380 00
Lehigh Navigation Company's Bonds, . . .	11,000 00	9,900 00
	<hr/>	<hr/>
	\$22,000 00	\$18,080 00

## Other Corporate Stocks and Securities:—

	Par val. per share.	Market val. per share.	Total Market val.
30 shares Girard Fire and Marine Insurance Co.,	\$100	\$115	\$3,450 00
Methodist Episcopal Church Loan, Vineland, N. J.,	400	400	400 00
			<hr/>
			\$3,850 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, . . . . .	\$2,160 00	\$2,000 00
Morris Canal Bonds, . . . . .	4,000 00	3,000 00
50 shares Girard Fire and Marine Insurance Co.,	5,750 00	4,200 00
	<hr/>	<hr/>
	\$11,910 00	\$9,200 00

## Other Cash Loans:—

	Cash value.
Loans on personal security, . . . . .	\$3,750 00

## Other Debts, Claims and Demands due the Company:—

Amount due for sale of real estate, . . . . .	\$1,000 00
Due bill for borrowed money, . . . . .	100 00
Rents due and accrued, . . . . .	2,016 66
Sturdevand's bond, secured by mortgage, . . . . .	331 16
Due from estate of C. C. French, . . . . .	286 50
	<hr/>
	\$3,734 32

## All other Assets and Property owned by the Company:—

Office furniture, books, stationery and safes, . . . . .	\$3,000 00
Furniture and fixtures of banking room, . . . . .	3,500 00
Iron safes of banking room, . . . . .	1,500 00
	<hr/>
	\$8,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

## Cash market value of unincumbered real estate

owned by the Company, . . . . .	\$158,000 00
Loans on mortgage of real estate (first liens),*	122,050 00
	<hr/>
Amount carried forward, . . . . .	\$280,050 00

* Value of lands mortgaged, without buildings, . . . . .	\$98,500 00
Value of buildings thereon, . . . . .	240,000 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$338,500 00
Amount of insurance held as collateral, . . . . .	91,750 00
Other incumbrances, . . . . .	9,000 00

<i>Amount brought forward,</i>		\$280,050 00
Cash market value of U. S stocks and securities,	30,736 50	
City and town loans,	12,800 00	
Railroad bonds,	18,080 00	
Other corporate stocks and securities,	3,850 00	
Loans on collateral security,	9,200 00	
Other cash loans,	3,750 00	
Cash on hand in the office of the Company,	133 37	
Cash deposited in the Philadelphia National Bank,	17,275 92	
Cash deposited in the Nat'l Bank of the Republic,	4,407 00	
Net amount due from agents for premiums collected during the year,	3,010 17	
Office and other premiums unpaid and in process of collection,	3,993 63	
Other debts, claims and demands due the Company,	3,734 32	
Interest (not included above) due and not paid,		
\$774; accrued but not due, \$3,267.33,	4,041 33	
All other assets and property,	8,000 00	
Gross present Assets,		\$403,062 24

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$11,626 99	
Claimed, reported and supposed losses, not yet adjusted,	20,160 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	76,598 15	
All other debts and obligations; viz., salaries, \$500; office, agency and incidental expenses, \$294.85,	794 85	
Gross present Liabilities, except Capital Stock,		109,179 99
Surplus as regards Policy-holders,		\$293,882 25
Paid-up Capital,		200,000 00
Surplus over Capital,		\$93,882 25

# GREAT WESTERN (MARINE) INSURANCE COMPANY, NEW YORK.

[Incorporated September, 1855. Commenced business October, 1855.]

JOHN A. PARKER, *President.*

*Secretary,* WILLIAM T. LOCKWOOD.

*Office, No. 39 William Street, New York.*

*Attorney to accept service, NATHANIEL FOSTER, Jr., Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1865, . . . .	\$20,000 00	\$22,050 00
City Bonds and Loans:—		
Brooklyn City Improvement Bonds, . . . .	\$1,000	— \$9,600 00
Brooklyn City Water Loan, . . . .	1,000	— 37,830 00
		<hr/> \$47,430 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
252 shares National Bank of Republic, . . .	\$100	\$118	\$29,736 00
250 " National Bank of America, . . .	100	140	35,000 00
250 " American Exchange National Bank, .	100	112	28,000 00
250 " Merchants' National Bank, New York,	50	113	14,125 00
150 " Merchants' National Bank, Savannah,	100	100	15,000 00
			<hr/> \$121,861 00

Railroad Stocks and Bonds:—

New York and Erie R. R. Third Mortgage Bonds,	\$1,000	—	\$9,130 00
New York and Erie R. R. Second Mortgage Bonds,	1,000	—	3,520 00
500 shares New York and Erie Preferred Stock, .	100	\$53	26,500 00
New York Central Railroad Sinking Fund Bonds,	1,000	—	1,800 00
New York Central Railroad Subscription Bonds,	1,000	—	4,400 00
New York and New Haven Railroad Bonds, .	1,000	—	15,360 00
Mobile and Ohio R. R. Second Mortgage Bonds,	1,000	—	} 10,650 00
Mobile and Ohio R. R. Second Mortgage Bonds,	500	—	
Mobile and Ohio R. R. Second Mortgage Bonds,	300	—	
			<hr/> \$71,360 00

Other Corporate Stocks, Bonds and Securities:—

2 bonds Houston and Galveston Wharf and Press Company, . . . . .	\$1,000	—	\$2,000 00
120 shares Atlantic Telegraph Company, . . .	25	—	3,774 00
200 " West India and Panama Telegraph Co.,	50	—	9,295 81
52 " Galveston Wharf Company, . . .	100	—	5,200 00
19 " Southern Cotton Press and Manuf. Co.,	100	—	1,900 00
75 " Coast Wrecking Company, . . .	100	—	7,500 00
\$5,437.97 scrip of sundry Insurance Companies, .	—	—	4,000 00
			<hr/> \$33,669 81



## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Buffalo, New York and Erie Railroad Bonds, . . .	\$6,300 00	\$14,000 00
New York and Harlem Railroad Bonds, . . .	4,000 00	
New York and Erie Railroad Bonds, . . .	7,500 00	
15 shares American Exchange Bank, . . .	1,680 00	1,500 00
Tennessee State Bonds, . . .	14,000 00	9,000 00
360 shares Security Insurance Company, . . .	18,000 00	15,000 00
\$15,000 United States 5-20 Bonds of 1864, . . .	16,500 00	53,000 00
\$10,000 " " 10-40 Registered Bonds, . . .	10,700 00	
\$7,500 " " 5-20 Bonds of 1864, . . .	8,250 00	
\$5,000 " " 10-40 Coupon Bonds, . . .	5,350 00	
\$13,000 " " 5-20 Bonds of 1865, . . .	14,040 00	
\$2,500 " " 5-20 Bonds of 1862, . . .	2,750 00	
700 shares New York Central and Hudson River Railroad, . . .	63,000 00	50,000 00
700 " New York Central and Hudson River Railroad, . . .	63,000 00	*50,000 00
\$4,000 United States 5-20 Bonds, . . .	4,400 00	4,000 00
	<hr/>	<hr/>
	\$239,470 00	\$196,500 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . .	\$242,589 47
Loans on mortgage of real estate (first liens), . . .	156,500 00
Cash market value of U. S. stocks and securities, City bonds and loans, . . .	22,050 00
National bank stocks, . . .	47,430 00
Railroad stocks and bonds, . . .	121,861 00
Other corporate stocks, bonds and securities, . . .	71,360 00
Loans on collateral security, . . .	33,669 81
Other cash loans, . . .	196,500 00
Cash on hand in the office of the Company, . . .	25,441 44
Cash deposited in the New York Guaranty and Indemnity Company, drawing interest, . . .	206,479 83†
Cash deposited with W. C. Pickersgill & Co., drawing interest, . . .	200,000 00
Premium notes taken for marine and inland risks, not yet due, . . .	50,000 00
Premium notes taken for marine and inland risks, overdue and not paid, \$81,217.42. Actual value thereof, . . .	843,269 03
	41,234 93
<i>Amount carried forward, . . .</i>	<hr/>
	\$2,258,385 51

\* Gold

† Including \$66,144.88 deposited with English bankers, and premium on gold.

<i>Amount brought forward,</i> . . . . .	\$2,258,385 51
Due or to become due from other companies for re-insurance on losses already paid, . . . . .	50,483 74
Other debts, claims and demands due the Company, . . . . .	150,129 80
Interest (not included above) due and not paid, and accrued but not due, . . . . .	9,174 08
Gross present Assets, . . . . .	—————\$2,468,173 13

•                      LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	} \$75,000 00*	
Losses and claims adjusted but not yet due, . . . . .		
Claimed, reported and supposed losses, not yet adjusted, . . . . .		
Claims for losses disputed or resisted, . . . . .		
Cash dividends to stockholders, declared and unpaid, . . . . .		1,908 00
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, . . . . .		296,000 00
Due or to become due to other companies for re-insurance premiums, . . . . .		4,000 00
Principal unpaid on scrip ordered to be redeemed, . . . . .		19,300 00†
Interest due and unpaid on scrip, . . . . .		17,842 24
All other debts and obligations; viz., scrip and conversion fund account, . . . . .		26,602 30
Gross present Liabilities, except Capital Stock, . . . . .	—————	440,652 54
Surplus as regards Policy-holders, . . . . .		\$2,027,520 59
Paid-up Capital, . . . . .		1,651,400 00
Surplus over Capital, . . . . .		\$376,120 59

GUARDIAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated 1865. Commenced business February, 1865.]

WILLIAM C. THOMPSON, *President.*                      *Secretary,* WALTER K. PAYE.

*Office, No. 187 Broadway, New York.*

*Attorney to accept service, EDWARD STEARNS, Boston.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 Registered Bonds, . . . . .	\$200,000 00	\$214,000 00

\* Less salvages.

† Average percentage of scrip dividends declared to date, . . . . . 22 1-2 per cent.  
Annual rate of interest paid on scrip, . . . . . 6 per cent.

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
\$1,000 United States 5-20 Bond, . . . . .	\$1,090 00	\$5,000 00
\$5,000 Cleveland and Pittsburg Railroad Third Mortgage Bonds, . . . . .	4,800 00	
100 shares Central National Bank, . . . . .	10,300 00	10,000 00
20 " Standard Fire Insurance Company, . . . . .	1,250 00	800 00
30 " Niagara Fire Insurance Company, . . . . .	1,500 00	1,000 00
20 " National Bank of Commerce, . . . . .	2,340 00	2,000 00
28 " Lamar Fire Insurance Company, . . . . .	3,000 00	2,500 00
Assignment of life insurance policy for \$1,000, . . . . .	—	100 00
	<hr/> \$24,280 00	<hr/> \$21,400 00

## All other Assets and Property owned by the Company:—

	Cash value.
Office furniture, safe, &c., . . . . .	\$1,500 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$22,500 00	
Cash market value of U. S. stocks and securities,	214,000 00	
Loans on collateral security, . . . . .	21,400 00	
Cash on hand in the office of the Company, . . . . .	1,374 27	
Cash deposited in the Chatham National Bank, . . . . .	200 00	
Cash deposited in the Central National Bank, . . . . .	11,013 66	
Net amount due from agents for premiums collected during the year, . . . . .	1,018 10	
Office and other premiums unpaid and in process of collection, . . . . .	5,172 82	
Interest (not included above) accrued but not due, . . . . .	1,509 57	
All other assets and property, . . . . .	1,500 00	
Gross present Assets, . . . . .	<hr/>	\$279,688 42

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$15,430 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	33,108 03	
All other debts and obligations; viz., office, agency and incidental expenses, . . . . .	1,000 00	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	49,538 03
Surplus as regards Policy-holders, . . . . .		\$230,150 39
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		<hr/> \$30,150 39

* Value of lands mortgaged, without buildings, . . . . .	\$22,000 00
Value of buildings thereon, . . . . .	58,000 00
Total value of mortgaged premises, . . . . .	<hr/> \$80,000 00
Amount of insurance held as collateral, . . . . .	25,000 00



# HANOVER FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated 1852. Commenced business 1852.]

BENJAMIN S. WALCOTT, *President.*

*Secretary,* I. REMSEN LANE.

*Office, No. 120 Broadway, New York.*

*Attorney to accept service,* WILLIAM A. BEATTIE, *Boston.*

## DETAILED STATEMENT OF ASSETS.

### United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Reg'd Bonds of 1881, .	\$20,000 00	\$22,100 00
“ “ 5-20 Registered Bonds of 1862, .	250,000 00	270,000 00
“ “ 5-20 Registered Bonds of 1864, .	10,000 00	10,825 00
“ “ 5-20 Registered Bonds of 1865, .	15,000 00	16,237 50
“ “ 5-20 Registered Bonds of 1867, .	70,000 00	75,600 00
“ “ 5-20 Coupon Bonds of 1865, .	15,000 00	16,575 00
“ “ 6 per cent. Currency Reg'd Bonds, .	20,000 00	22,100 00
	<hr/>	<hr/>
	\$400,000 00	\$433,437 50

### State and County Bonds:—

Tennessee State 6 per cent. Bonds of 1865, .	\$13,000 00	\$8,450 00
Virginia State 6 per cent. Bonds, . . . .	30,000 00	17,637 50
New York County 6 per cent. Riot Damages Redemption Bonds, . . . . .	10,000 00	10,400 00
New York County 6 per cent. Riot Indemnity Bonds, . . . . .	1,000 00	1,040 00
New York County 7 per cent. Redemption of Taxes Bonds, . . . . .	300 00	312 00
	<hr/>	<hr/>
	\$54,300 00	\$37,839 50

### Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
65 shares Germania Fire Insurance Company, .	\$3,737 50	\$2,600 00
United States 5-20 Coupon Bonds of 1865, .	550 00	500 00
14 shares Clinton Fire Insurance Company, .	1,680 00	1,000 00
20 “ Lamar Fire Insurance Company, .	2,400 00	900 00
New York and Erie R. R. First Mortgage Bond, .	750 00	600 00
United States 12-40 Coupon Bonds, . . . .	3,300 00	2,150 00
10 shares Mechanics' and Traders' Fire Ins. Co., .	300 00	250 00
24 “ Home Insurance Co. of New York, .	2,640 00	1,500 00
United States 5-20 Coupon Bonds of 1867, .	550 00	500 00
“ “ 5-20 Coupon Bonds of 1867, .	1,100 00	1,000 00
“ “ 5-20 Coupon Bonds of 1865, .	11,000 00	10,000 00
	<hr/>	<hr/>
	\$28,007 50	\$21,000 00

## All other Assets and Property owned by the Company :—

	Cash value.
Office furniture, maps, safes, &c., in six offices, . . . . .	\$21,500 00
Revenue and postage stamps, . . . . .	136 75
	<hr/>
	\$21,636 75

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$109,100 00	
Cash market value of U. S. stocks and securities,	433,437 50	
State and county bonds, . . . . .	37,839 50	
Loans on collateral security, . . . . .	21,000 00	
Cash on hand in the office of the Company, . . . . .	7,044 43	
Cash deposited in the Hanover National Bank, . . . . .	5,148 84	
Cash deposited in the Continental Bank, . . . . .	2,881 51	
Net amount due from agents for premiums collected during the year, . . . . .	42,656 61	
Premium notes taken for marine and inland risks, not yet due, . . . . .	8,040 92	
Office and other premiums unpaid and in process of collection, . . . . .	3,538 19	
Interest (not included above) accrued but not due, . . . . .	8,010 39	
All other assets and property, . . . . .	21,636 75	
Gross present Assets, . . . . .	<hr/>	\$700,334 64

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$8,737 14	
Claimed, reported and supposed losses not yet adjusted, . . . . .	33,450 00	
Claims for losses disputed or resisted, . . . . .	7,500 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	246,913 89	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	296,601 03
Surplus as regards Policy-holders, . . . . .		\$403,733 61
Paid-up Capital, . . . . .		400,000 00
Surplus over Capital, . . . . .		<hr/>
		\$3,733 61

* Value of lands mortgaged, without buildings, . . . . .	\$96,500 00
Value of buildings thereon, . . . . .	270,000 00
Total value of mortgaged premises, . . . . .	\$366,500 00
Amount of insurance held as collateral, . . . . .	132,750 00

## HARTFORD FIRE INSURANCE COMPANY, HARTFORD, CT.

[Incorporated May, 1810. Commenced business August, 1810.]

GEORGE L. CHASE, *President.**Secretary, J. D. BROWNE.**Office, corner East and Trumbull Streets, Hartford.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company :—

	Market value.
United States 6 per cent. Coupon Bonds of 1881, . . .	\$204,507 50
“ “ 6 per cent. Registered Bonds of 1881, . . .	63,612 00
“ “ 5-20 6 per cent. Coupon Bonds of 1864, . . .	54,062 50
“ “ 5-20 6 per cent. Registered Bonds of 1864, . . .	108,122 50
“ “ 5-20 5 per cent. Coupon Bonds of 1867, . . .	27,718 75
	<hr/> \$458,023 25

## State and City Bonds :—

Ohio State 6 per cent. Bonds of 1875, . . . . .	\$11,165 00
Ohio State 6 per cent. Bonds of 1870, . . . . .	5,500 00
Tennessee State 6 per cent. Bonds of 1892, . . . . .	16,900 00
Alabama State 8 per cent. Bonds of 1886, . . . . .	10,150 00
South Carolina State Bonds, . . . . .	17,800 00
Cincinnati City 7 $\frac{3}{10}$ per cent. Hospital Bonds of 1897, . . . . .	51,000 00
Toledo City 6 per cent. Bonds of 1872, . . . . .	3,000 00
Minneapolis City 10 per cent. Bonds of 1877, . . . . .	10,000 00
Hartford City 6 per cent. Bonds of 1876, . . . . .	34,300 00
	<hr/> \$159,815 00

## National Bank Stocks :—

511 shares Hartford National Bank, Hartford, . . . . .	\$79,205 00
467 “ Phoenix National Bank, Hartford, . . . . .	71,451 00
100 “ Connecticut River National Bank, Hartford, . . . . .	7,600 00
300 “ American National Bank, Hartford, . . . . .	18,900 00
200 “ Charter Oak National Bank, Hartford, . . . . .	25,800 00
260 “ Farmers' and Mechanics' National Bank, Hartford, . . . . .	34,840 00
150 “ Mercantile National Bank, Hartford, . . . . .	17,250 00
172 “ First National Bank, Hartford, . . . . .	23,908 00
315 “ Ætna National Bank, Hartford, . . . . .	38,745 00
208 “ City National Bank, Hartford, . . . . .	22,048 00
200 “ American Exchange National Bank, New York, . . . . .	22,600 00
200 “ National Bank of Commerce, New York, . . . . .	23,600 00
300 “ Importers' and Traders' National Bank, New York, . . . . .	46,200 00
300 “ Bank of America, New York, . . . . .	42,600 00
200 “ Manhattan Company, New York, . . . . .	15,000 00
300 “ Merchants' National Bank, New York, . . . . .	16,950 00
	<hr/>

*Amount carried forward, . . . . .* \$506,697 00



	<i>Amount brought forward,</i>						\$506,697 00
200 shares	Ocean National Bank, New York,	.	.	.	.	.	8,000 00
200 "	Union National Bank, New York,	.	.	.	.	.	15,000 00
100 "	Bank of North America, New York,	.	.	.	.	.	10,800 00
300 "	Metropolitan National Bank, New York,	.	.	.	.	.	40,500 00
200 "	Fourth National Bank, New York,	.	.	.	.	.	21,000 00
201 "	Blackstone National Bank, Boston,	.	.	.	.	.	29,145 00
100 "	National Bank of Commerce, Boston,	.	.	.	.	.	12,400 00
177 "	Second National Bank, Boston,	.	.	.	.	.	26,550 00
15 "	Suffolk National Bank, Boston,	.	.	.	.	.	1,750 00
150 "	National Hide and Leather Bank, Boston,	.	.	.	.	.	17,625 00
129 "	Atlantic National Bank, Boston,	.	.	.	.	.	16,512 00
100 "	First National Bank, Boston,	.	.	.	.	.	18,200 00
125 "	Boylston National Bank, Boston,	.	.	.	.	.	18,125 00
200 "	National Bank State of Missouri, St. Louis,	.	.	.	.	.	17,200 00
100 "	Merchants' National Bank, St. Louis,	.	.	.	.	.	8,500 00
100 "	Merchants' National Bank (in liquidation), St. Louis,	.	.	.	.	.	4,000 00
57 "	Milwaukee National Bank, Milwaukee,	.	.	.	.	.	3,420 00
125 "	Union National Bank, Albany,	.	.	.	.	.	15,750 00
75 "	Montreal Bank, Montreal,	.	.	.	.	.	37,632 00
217 "	Ontario Bank, Bowmansville,	.	.	.	.	.	10,402 11
							<hr/>
							\$839,208 11

#### Railroad Stocks and Bonds :—

20 shares	Connecticut River Railroad Company,	.	.	.	\$2,760 00
139 "	Hartford and New Haven Railroad,	.	.	.	23,630 00
127 half shares	Hartford and New Haven Railroad,	.	.	.	19,939 00
200 shares	Hannibal and St. Joseph Railroad,	.	.	.	21,700 00
500 "	Michigan, Toledo and L. S. Railroad,	.	.	.	46,250 00
Hartford and New Haven Railroad 6 per cent. Bonds, 1873,					25,250 00
New York Central Railroad 7 per cent. Bonds, 1870,					10,200 00
					<hr/>
					\$149,729 00

#### Other Corporate Stocks :—

120 shares	Connecticut River Company,	.	.	.	.	\$3,000 00
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#### Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
A. B. Chaffee's note,	\$1,050 00	\$1,050 00
J. W. Newburgh's note,	185 90	185 90
Henry Rikey's note,	50 00	50 00
Howard & Jackson's note,	176 00	176 00
State of Minnesota Bond,	613 89	613 89
City of Memphis (Tenn.) Bond,	500 00	500 00
		<hr/>
		\$2,575 79
		<hr/>
		\$2,575 79

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate	
owned by the Company, . . . . .	\$344,135 08
Loans on mortgage of real estate (first liens),*	534,750 00
Cash market value of U. S. stocks and securities,	458,023 25
State and city bonds, . . . . .	159,815 00
National bank stocks, . . . . .	839,208 11
Railroad stocks and bonds, . . . . .	149,729 00
Other corporate stocks, . . . . .	3,000 00
Loans on collateral security, . . . . .	2,575 79
Cash on hand in the office of the Company and in bank, . . . . .	42,873 39
Net amount due from agents for premiums collected during the year, . . . . .	143,013 22
Other debts, claims and demands due the Company,	1,875 00
Interest (not included above) due and not paid, .	15,392 17
Gross present Assets, . . . . .	<hr/> \$2,694,390 01

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$132,342 28
Claims for losses disputed or resisted, . . . . .	30,650 00
Cash dividends to stockholders, declared and unpaid, . . . . .	620 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	1,020,718 88
Gross present Liabilities, except Capital Stock, <hr/>	<hr/> 1,184,331 16
Surplus as regards Policy-holders, . . . . .	\$1,510,058 85
Paid-up Capital, . . . . .	1,000,000 00
Surplus over Capital, . . . . .	<hr/> \$510,058 85

\* Value of lands mortgaged, with buildings thereon, . . . . . \$1,594,000 00  
Amount of insurance held as collateral, . . . . . 390,500 00

# HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1866. Commenced business October, 1866.]

J. M. ALLEN, *President.*

*Secretary,* THEODORE H. BABCOCK.

*Office, No. 274 Main Street, Hartford.*

*Attorney to accept service,* GEORGE RIPLEY, *Lowell.*

## DETAILED STATEMENT OF ASSETS.

### State Bonds:—

	Par value.	Market value.
State of Connecticut 6 per cent. Bonds, . . .	\$100,000 00	\$100,000 00

### Railroad Bonds:—

Dayton and Western Railroad Company's Bonds, . . .	\$15,000 00	\$11,250 00
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### All other Assets and Property owned by the Company:—

	Cash value.
Office furniture at home office and agencies, inspection apparatus, test pump, gauges, &c., . . . . .	\$2,400 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of State bonds, . . . . .	\$100,000 00
Railroad bonds, . . . . .	11,250 00
Cash on hand in the office of the Company, . . . . .	109 03
Cash deposited in the Connecticut River Banking Company's Bank, . . . . .	6,615 60
Net amount due from agents for premiums collected during the year, . . . . .	8,471 46
Office and other premiums unpaid and in process of collection, . . . . .	251 25
Interest (not included above) accrued but not due, . . . . .	2,640 00
All other assets and property, . . . . .	2,400 00
Gross present Assets, . . . . .	<hr/> \$131,737 34

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$125 00
Amount required to re-insure all outstanding risks, taken at 25 per cent. of premiums received on unexpired risks, . . . . .	17,779 72
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 17,904 72
Surplus as regards Policy-holders, . . . . .	\$113,832 62
Paid-up Capital, . . . . .	100,000 00
Surplus over Capital, . . . . .	<hr/> \$13,832 62



## HOME INSURANCE COMPANY, NEW YORK.

[Incorporated 1853. Commenced business April 1, 1853.]

CHARLES J. MARTIN, *President.**Secretary,* JOHN H. WASHBURN.*Office, No. 135 Broadway, New York.**Attorney to accept service, WILLIAM H. ELLISON, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Reg'd Bonds of 1881,	\$175,000 00	\$192,937 50
“ “ 5-20 Registered Bonds of 1862, .	350,000 00	} 1,188,000 00
“ “ 5-20 Registered Bonds of 1864, .	750,000 00	
	<hr/> \$1,275,000 00	<hr/> \$1,380,937 50

## State, County and City Bonds:—

State of Missouri Bonds, . . . . .	\$24,000 00	\$22,290 00
State of North Carolina Bonds, . . . . .	14,500 00	5,580 00
State of Tennessee Bonds, . . . . .	20,000 00	12,900 00
State of Illinois Bonds, . . . . .	16,000 00	16,320 00
State of Rhode Island Bonds, . . . . .	50,000 00	51,000 00
State of California Bonds, . . . . .	50,000 00	56,000 00
State of Connecticut Bonds, . . . . .	100,000 00	102,500 00
State of Virginia Bonds, . . . . .	45,000 00	30,150 00
State of South Carolina Bonds, . . . . .	20,000 00	14,145 00
State of Alabama Bonds, . . . . .	10,000 00	10,150 00
State of Wisconsin War Bonds, . . . . .	30,000 00	30,600 00
County and City of New York Bonds, . . . . .	65,500 00	65,005 00
Queens County Bonds, . . . . .	25,000 00	25,750 00
Richmond County 6 per cent. Bonds, . . . . .	25,000 00	25,000 00
City of Brooklyn Bonds, . . . . .	100,000 00	97,000 00
	<hr/> \$595,000 00	<hr/> \$564,390 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
200 shares National Bank of Commerce, . . . . .	\$100	\$116½	\$23,300 00
50 “ National Park Bank, . . . . .	100	158	7,900 00
150 “ Importers' and Traders' National Bank, . . . . .	100	152	22,800 00
100 “ Continental National Bank, . . . . .	100	93½	9,350 00
200 “ Metropolitan National Bank, . . . . .	100	130	26,000 00
100 “ St. Nicholas National Bank, . . . . .	100	118	11,800 00
100 “ Corn Exchange National Bank, . . . . .	100	124	12,400 00
200 “ People's National Bank, . . . . .	25	34¾	6,875 00
100 “ Bank of New York National Banking Association, . . . . .	100	130	13,000 00
			<hr/> \$133,425 00

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
\$1,000 United States 5-20 Bond of 1862, . . .	\$1,080 00	\$1,000 00
\$22,000 " " 5-20 Bonds of 1865, . . .	23,677 50	20,000 00
\$500 " " 10-40 Bond, . . .	533 75	450 00
\$23,210 Atlantic Mutual Ins. Co. Scrip of 1867, .	23,210 00	20,000 00
\$5,000 " " " " " of 1868, .	5,000 00	
\$1,000 United States 5-20 Bond of 1865, . . .	1,076 25	800 00
\$3,000 " " 6 per cent. Bond of 1881, . . .	3,408 75	4,000 00
\$1,000 " " 5-20 Bond of 1867, . . .	1,103 75	
35 shares St. Nicholas National Bank, . . .	4,130 00	7,500 00
33 " Shoe and Leather National Bank, . . .	5,412 00	
100 " World Mutual Life Insurance Co., . . .	10,000 00	25,000 00
33 " Shoe and Leather National Bank, . . .	5,412 00	
40 " Nassau National Bank, . . .	5,600 00	
65 " St. Nicholas National Bank, . . .	7,670 00	
17 " Home Life Insurance Company, . . .	2,550 00	
50 " Union Trust Company, . . .	7,500 00	6,500 00
10 " Excelsior Life Insurance Company, . . .	1,150 00	1,000 00
402 " Long Island Bank, . . .	26,130 00	22,000 00
\$1,000 United States 5-20 Bond of 1865, . . .	1,076 25	800 00
20 shares Excelsior Life Insurance Company, . . .	2,300 00	1,500 00
130 " Equitable Life Assurance Society, . . .	16,250 00	13,000 00
101 " National Bank of Commerce, . . .	11,766 50	10,000 00
\$7,000 Atlantic Mutual Ins. Co. Scrip of 1867, .	7,000 00	5,000 00
5 shares Bowery National Bank, . . .	500 00	400 00
30 " Delaware and Hudson Canal Co., . . .	3,570 00	2,000 00
\$1,000 Ohio Canal Stock, . . .	1,000 00	900 00
210 shares First National Bank, Rochester, . . .	27,300 00	45,000 00
357 " Traders' National Bank, Rochester, . . .	24,990 00	
40 " Flour City National Bank, Rochester, . . .	4,480 00	
40 " Bank of Monroe, . . .	4,400 00	
Certificate of First National Bank of Rochester, for \$10,500 United States 10-40 Bonds, . . .	10,500 00	
\$4,500 United States 6 per cent. Bonds of 1881, .	5,113 12	2,000 00
\$200 " " 5-20 Bonds of 1862, . . .	216 00	500 00
\$300 " " 5-20 Bonds of 1865 (new), . . .	331 50	
\$4,500 North Carolina Bonds, Act of 1866, . . .	1,687 50	2,000 00
\$1,200 " " Bonds, Act of 1868, . . .	336 00	
\$1,000 Virginia Bonds, . . .	670 00	
\$1,000 United States 6 per cent. Bond of 1881, .	1,136 25	1,000 00
\$1,000 " " 6 per cent. Bond of 1881, . . .	1,136 25	1,000 00
\$5,000 " " 5-20 Bonds of 1865, . . .	5,381 25	10,000 00
\$2,500 " " 5-20 Bonds of 1864, . . .	2,700 00	
\$2,500 " " 5-20 Bonds of 1862, . . .	2,700 00	
\$500 " " 5-20 Bonds of 1865, . . .	551 25	

Amounts carried forward, . . . . \$271,735 87 \$203,350 00

	Market value.	Loaned thereon.
<i>Amounts brought forward,</i> . . . .	\$271,735 87	\$203,350 00
30 shares National Park Bank, . . . .	4,740 00	5,000 00
20 " Corn Exchange Bank, . . . .	2,480 00	
\$400 United States 5-20 Bonds of 1865, . .	432 00	500 00
\$150 " " 5-20 Bonds of 1868, . . . .	166 12	
150 shares Pacific Mail Steamship Company, .	6,018 75	22,000 00
27 " Metropolitan National Bank, . . .	3,510 00	
20 " National Bank of Commonwealth, . .	1,960 00	
\$15,000 United States 6 per cent. Bonds of 1881,	17,043 75	
\$1,000 " " 5-20 Bonds of 1865 (new), . .	1,107 50	
6 shares Bank of New York (National Banking Association), . . . .	780 00	500 00
12 " Bank of Commerce, . . . .	1,398 00	800 00
10 " Union National Bank, Albany, . . .	1,080 00	800 00
5 " Union National Bank, Albany, . . .	540 00	400 00
50 " Union National Bank, Albany, . . .	5,400 00	4,000 00
\$2,000 United States 5-20 Bonds of 1864, . .	2,160 00	1,950 00
\$2,500 " " 5-20 Bonds of 1864, . . . .	2,700 00	2,500 00
20 shares Irving Bank, . . . .	1,170 00	2,500 00
\$600 United States 6 per cent. Bonds of 1881, .	681 75	
\$900 " " 5-20 Bonds of 1867, . . . .	996 75	
\$5,000 " " 6 per cent. Bonds of 1881, . .	5,681 25	5,000 00
	<hr/>	<hr/>
	\$331,781 74	\$249,300 00

## Other Debts, Claims and Demands due the Company:—

	Cash value.
Bills receivable other than those taken for premiums, . . . .	\$2,909 90
Advance accounts, . . . .	16,064 96
Accounts secured, . . . .	33,596 60
	<hr/>
	\$52,571 46

## All other Assets and Property owned by the Company:—

Steamer Magnet and wrecking apparatus, . . . .	\$23,085 77
Government stamps, . . . .	49 25
	<hr/>
	\$23,135 02

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . .	\$1,500 00
Loans on mortgage of real estate (first liens),* . . . .	1,837,615 00
	<hr/>
<i>Amount carried forward,</i> . . . .	\$1,839,115 00

* Value of lands mortgaged, without buildings, . . . .	\$2,170,700 00
Value of buildings thereon, . . . .	2,571,600 00
	<hr/>
Total value of mortgaged premises, . . . .	\$4,742,300 00
Amount of insurance held as collateral, . . . .	1,302,260 00



<i>Amount brought forward,</i>	\$1,839,115 00
Cash market value of U. S. stocks and securities,	1,380,937 50
State, county and city bonds,	564,390 00
National bank stocks,	133,425 00
Loans on collateral security,	249,300 00
Cash deposited in the Continental National Bank,	56,740 50
Cash deposited in the Metropolitan National Bank,	117,738 18
Net amount due from agents for premiums collected during the year,	66,769 47
Premium notes taken for marine and inland risks, not yet due,	4,843 88
Premium notes taken for marine and inland risks, overdue and not paid,	1,342 93
Office and other premiums unpaid and in process of collection,	6,427 25
Salvages and savings on losses already paid,	33,015 00
Other debts, claims and demands due the Company,	52,571 46
Interest (not included above) due and not paid, \$570.50; accrued but not due, \$47,686.33,	48,256 83
All other assets and property,	23,135 02
Gross present Assets,	—————\$4,578,008 02

## LIABILITIES.

Losses and claims adjusted, but not yet due,	} \$180,268 71
Claimed, reported and supposed losses, not yet adjusted,	
Claims for losses disputed or resisted,	19,100 00
Cash dividends to stockholders, declared and unpaid,	300 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	1,313,587 90
Gross present Liabilities, except Capital Stock,	————— 1,513,256 61
Surplus as regards Policy-holders,	\$3,064,751 41
Paid-up Capital,	2,500,000 00
Surplus over Capital,	\$564,751 41

## HOME INSURANCE COMPANY, COLUMBUS, OHIO.

[Incorporated July, 1863. Commenced business January 5, 1864.]

COURTLAND P. L. BUTLER, *President.* Secretary, WILLIAM C. M. BAKER.*Office, No. 161 South High Street, Columbus.**Attorney to accept service, H. V. FREEMAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 Bonds, . . . . .	\$87,200 00	\$92,868 00
“ “ 5-20 Bonds, . . . . .	15,250 00	16,470 00
	<hr/>	<hr/>
	\$102,450 00	\$109,338 00

## County and City Bonds:—

Fayette County Bonds, . . . . .	\$9,500 00	\$9,500 00
Ross County Bonds, . . . . .	2,500 00	2,500 00
Green County Bonds, . . . . .	500 00	500 00
City of Columbus “ City Hall ” Bonds, . . . . .	6,000 00	6,000 00
	<hr/>	<hr/>
	\$18,500 00	\$18,500 00

## Railroad Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
C. and I. C. Railroad Bonds, . . . . .	—	—	\$4,500 00

## All other Assets and Property owned by the Company:—

	Cash value.
Furniture in office building, . . . . .	\$2,777 64
Fixtures in office building, . . . . .	3,787 83
Signs, charts, policy registers, . . . . .	\$5,000 00
Stationery and supplies, . . . . .	5,000 00
Postage on hand, . . . . .	21 45
Revenue stamps on hand, . . . . .	41 50
	<hr/>
	\$6,628 42

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

## Cash market value of unincumbered real estate

owned by the Company, . . . . .	\$1,727 80
Loans on mortgage of real estate (first liens),* . . . . .	334,055 23

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*Amount carried forward, . . . . .* \$335,783 03

* Value of lands mortgaged, without buildings, . . . . .	\$791,530 00
Value of buildings thereon, . . . . .	77,000 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$868,530 00
Amount of insurance held as collateral, . . . . .	59,805 00

<i>Amount brought forward,</i>		\$335,783 03
Cash market value of U. S. stocks and securities,	109,338 00	
County and city bonds,	18,500 00	
Railroad bonds,	4,500 00	
Cash on hand in the office of the Company,	780 51	
Cash deposited in the Franklin National Bank, Columbus, Ohio,	53,200 16	
Cash deposited in the National Mechanics' Bank- ing Association, New York City,	4,857 38	
Net amount due from agents for premiums col- lected during the year,	66,647 89	
Premium notes taken for fire premiums not yet due,	5,000 00	
Premium notes taken for fire premiums, overdue and not paid,	3,011 62	
Interest (not included above) due and not paid, \$695.92; accrued but not due, \$19,004.41,	19,700 33	
All other assets and property,	6,628 42	
Gross present Assets,		\$627,947 34

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$17,165 00	
Claims for losses disputed or resisted,	765 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	93,530 81	
Gross present Liabilities, except Capital Stock,		111,460 81
Surplus as regards Policy-holders,		\$516,486 53
Paid-up Capital,		500,000 00
Surplus over Capital,		\$16,486 53

## HOPE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1858. Commenced business June 1, 1859.]

WILLIAM T. BARTON, *President.**Secretary,* JOSEPH MARTIN.*Office, No. 19 Weybosset Street, Providence.**Attorney to accept service, CHARLES A. WOOD, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1864,	\$10,000 00	\$10,800 00



## National Bank Stocks :—

		Par val. per share.	Market val. per share.	Total Market val.
1,000 shares National Bank of Commerce, Providence, . . . . .	\$50	\$53	\$53,000	00
500 " Merchants' Nat'l Bank, Providence, . . . . .	50	56	28,000	00
500 " American National Bank, Providence, . . . . .	50	54½	27,250	00
500 " Commercial Nat'l Bank, Providence, . . . . .	50	52½	26,250	00
250 " Old National Bank, Providence, . . . . .	100	112¼	28,062	50
15 " Mechanics' Nat'l Bank, Providence, . . . . .	50	58	870	00
100 " Nat'l Bank of Commerce, New York, . . . . .	100	124	12,400	00
			<u>\$175,832</u>	50

## All other Assets and Property owned by the Company :—

	Cash value.
Office furniture and other personal property, . . . . .	\$1,200 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities, . . . . .	\$10,800 00	
National bank stocks, . . . . .	175,832 50	
Cash on hand in the office of the Company, . . . . .	1,758 43	
Cash deposited in the Nat'l Bank of Commerce, . . . . .	3,640 55	
Net amount due from agents for premiums collected during the year, . . . . .	8,285 96	
Office and other premiums unpaid and in process of collection, . . . . .	7,905 68	
Interest (not included above) due and not paid, . . . . .	2,250 00	
All other assets and property, . . . . .	1,200 00	
Gross present Assets, . . . . .	<u>          </u>	\$211,673 12

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$10,765 44	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	250 00	
Claims for losses disputed or resisted, . . . . .	3,618 75	
Due for borrowed money (no collaterals given), . . . . .	20,000 00	
Cash dividends to stockholders, declared and unpaid, . . . . .	1,006 50	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	34,599 53	
Gross present Liabilities, except Capital Stock, . . . . .	<u>          </u>	70,240 22
Surplus as regards Policy-holders, . . . . .		\$141,432 90
Paid-up Capital, . . . . .	\$150,000 00	
Net present Assets, . . . . .	<u>141,432 90</u>	
Impairment of Capital, . . . . .	\$8,567 10	

## HOPE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated July, 1856. Commenced business July, 1856.]

JACOB REESE, *President.**Secretary,* JAMES E. MOORE.*Office, No. 92 Broadway, New York.**Attorney to accept service, L. STEWART JORDAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bond of 1867, . . . . .	\$10,000 00	\$10,962 50
“ “ Registered Bond of 1881, . . . . .	10,000 00	11,175 00
“ “ Registered Bond of 1881, . . . . .	5,000 00	5,587 50
“ “ Registered Bonds of 1881, . . . . .	5,000 00	5,587 50
	<hr/>	<hr/>
	\$30,000 00	\$33,312 50

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
11 shares Bank of New York, . . . . .	\$1,500 00	\$1,000 00
40 “ Arctic Insurance Company, . . . . .	800 00	500 00
	<hr/>	<hr/>
	\$2,300 00	\$1,500 00

## Debts, Claims and Demands due the Company:—

	Cash value.
Return taxes now due, . . . . .	\$394 74

## All other Assets and Property owned by the Company:—

Value of lease of No 92 Broadway, New York, . . . . .	\$13,800 00
Value of office furniture, maps and improvements, . . . . .	4,000 00
8 shares Hope Ins. Company's stock, owned by the Company, . . . . .	200 00
	<hr/>
	\$18,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),* . . . . .	\$149,240 00
Cash market value of U. S. stocks and securities, . . . . .	33,312 50
Loans on collateral security, . . . . .	1,500 00
Cash on hand in the office of the Company, . . . . .	609 89
Cash deposited in the Bank of the Republic, . . . . .	3,625 48
Office and other premiums unpaid and in process of collection, . . . . .	5,291 66
	<hr/>
<i>Amount carried forward, . . . . .</i>	<i>\$193,579 53</i>

* Value of lands mortgaged, without buildings, . . . . .	\$212,600 00
Value of buildings thereon, . . . . .	242,500 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$455,100 00
Amount of insurance held as collateral, . . . . .	137,230 00

<i>Amount brought forward,</i>	\$193,579 53
Other debts, claims and demands due the Company,	394 74
Interest (not included above) due and not paid,	
\$850; accrued but not due, \$916.50,	1,766 50
All other assets and property,	18,000 00
Gross present Assets,	<u>          </u> \$213,740 77

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$2,466 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	26,329 18
All other debts and obligations; viz., rents,	666 66
Gross present Liabilities, except Capital Stock,	<u>          </u> 29,461 84
Surplus as regards Policy-holders,	\$184,278 93
Paid-up Capital,	<u>          </u> 150,000 00
Surplus over Capital,	\$34,278 93

## INTERNATIONAL INSURANCE COMPANY, NEW YORK.

[Incorporated January 4, 1864. Commenced business January 4, 1864.]

GEORGE W. SAVAGE, *President.**Secretary,* WILLIAM J. HUGHES.*Office, No. 113 Broadway, New York.**Attorney to accept service,* WILLIAM H. ELLISON, *Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds of 1865,	\$20,000 00	\$21,500 00
“ “ 10-40 Bonds,	100,000 00	106,500 00
“ “ 6 per cent. 30 years Bonds,	250,000 00	275,000 00
“ “ 6 per cent. Bonds of 1881,	150,000 00	165,000 00
	<u>\$520,000 00</u>	<u>\$568,000 00</u>

## State, County and City Bonds and Loan:—

New York County Registered Bonds,	\$5,000 00	\$5,000 00
Virginia State Registered Bonds,	40,000 00	20,000 00
Alabama State 5 per cent. Coupon Bonds,	13,000 00	9,100 00
Georgia State Bonds,	20,000 00	18,000 00
South Carolina State 6 per cent. new Bonds,	20,000 00	12,600 00
Central Park Improvement Loan,	100,000 00	100,000 00
	<u>\$198,000 00</u>	<u>\$164,700 00</u>



## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
United States 5-20 Bonds of 1862, . . .	\$3,225 00	\$2,100 00
“ “ 6 per cent. Bonds of 1881, . . .	2,190 00	3,400 00
“ “ 5-20 Bonds of 1865 (new), . . .	1,070 00	
“ “ 5-20 Bonds of 1865 (old), . . .	430 00	
“ “ 5-20 Bonds of 1864, . . .	21,500 00	20,000 00
“ “ 5-20 Bonds of 1867, . . .	642 00	600 00
“ “ 5-20 Bonds of 1864, . . .	430 00	400 00
“ “ 5-20 Bonds of 1864, . . .	75,255 00	75,000 00
“ “ 5-20 Bonds of 1865, . . .	1,612 50	
“ “ 5-20 Bonds of 1865 (new), . . .	3,745 00	
“ “ 5-20 Bonds of 1865 (Registered), . .	32,100 00	30,000 00
“ “ 5-20 Bonds of 1864, . . .	537 50	1,500 00
“ “ 5-20 Bonds of 1865 (new), . . .	1,070 00	
“ “ 5-20 Bonds of 1867, . . .	21,400 00	30,000 00
“ “ 5-20 Bonds of 1868, . . .	10,700 00	
“ “ 5-20 Bonds of 1867, . . .	10,700 00	10,000 00
New York State 6 per cent. Bond of 1877, . .	15,000 00	12,000 00
	<hr/>	<hr/>
	\$201,607 00	\$185,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$171,052 27
Loans on mortgage of real estate (first liens),* . . . . .	137,000 00
Cash market value of U. S. stocks and securities, . . . . .	568,000 00
State, county and city bonds and loan, . . . . .	164,700 00
Loans on collateral security, . . . . .	185,000 00
Cash on hand in the office of the Company, . . . . .	3,545 37
Cash deposited in the Leather Manufacturers' National Bank, . . . . .	43,976 30
Net amount due from agents for premiums collected during the year, . . . . .	25,898 94
Office and other premiums unpaid and in process of collection, . . . . .	14,541 78
Interest (not included above) accrued but not due, . . . . .	3,069 92
All other assets and property, . . . . .	\$2,366 66†
Gross present Assets, . . . . .	<hr/> \$1,316,784 58
<i>Amount carried forward,</i> . . . . .	<hr/> \$1,316,784 58

\* Value of lands mortgaged, without buildings, . . . . . \$89,500 00  
Value of buildings thereon, . . . . . 159,500 00

Total value of mortgaged premises, . . . . . \$249,000 00  
Amount of insurance held as collateral, . . . . . 124,700 00

† Items not rendered.

*Amount brought forward,* . . . . . \$1,316,784 58

#### LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$56,064 85	
Claims for losses disputed or resisted, . . . . .	55,967 09	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	342,701 41	
Unused balances of bills and notes returnable on settlement, . . . . .	2,000 00	
All other debts and obligations; viz., rents, . . . . .	2,167 68	
Gross present Liabilities, except Capital Stock, —————		458,901 03
Surplus as regards Policy-holders, . . . . .	\$857,883 55	
Paid-up Capital, . . . . .	500,000 00	
Surplus over Capital, . . . . .	\$357,883 55	

### IRVING FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated January 23, 1852. Commenced business January 31, 1852.]

MARTIN L. CROWELL, *President.*

*Secretary,* JAMES M. WILSON.

*Office, No. 9 Wall Street, New York.*

*Attorney to accept service,* J. EDWARD HOLLIS, *Boston.*

#### DETAILED STATEMENT OF ASSETS.

##### United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Registered Bonds of 1881, . . .	\$10,000 00	\$11,025 00
“ “ Registered Bonds of 1882, . . .	100,000 00	108,500 00
“ “ Reg'd Bonds of 1885 (new issue), . . .	25,000 00	26,781 25
“ “ Registered Bonds of 1904, . . .	60,000 00	64,050 00
“ “ Coupon Bonds of 1888, . . .	10,000 00	10,825 00
	<u>\$205,000 00</u>	<u>\$221,181 25</u>

##### County Bonds:—

New York County Bonds, . . . . .	\$1,000 00	\$1,000 00
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##### Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States Coupon Bonds of 1887, . . .	\$976 50	\$850 00
Columbus, Chicago and Indiana Central Railway Company's Stock, . . . . .	4,599 00	7,200 00
Columbus, Chicago and Indiana Central Railway Company's Income Bonds, . . . . .	2,800 00	
	<u>\$8,375 50</u>	<u>\$8,050 00</u>
<i>Amounts carried forward,</i> . . . . .	\$8,375 50	\$8,050 00

<i>Amounts brought forward,</i>	\$8,375 50	\$8,050 00
Butchers' and Drovers' Bank Stock,	325 00	1,000 00
Relief Fire Insurance Company's Stock,	750 00	
Resolute Fire Insurance Company's Stock,	425 00	
Columbus, Chicago and Indiana Central Railway Company's Stock,	730 00	500 00
Washington Fire Insurance Company's Stock,	600 00	450 00
United States Coupon Bonds of 1885, old issue,	2,155 00	5,000 00
East River National Bank Stock,	3,300 00	
Irving National Bank Stock,	1,180 00	
Manhattan Insurance Company's Stock,	12,750 00	10,000 00
Columbus, Chicago and Indiana Central Railway Company's Stock,	3,650 00	3,300 00
Chatham Bank Stock,	1,700 00	1,200 00
Chatham Bank Stock,	850 00	2,762 50
Columbus, Chicago and Indiana Central Railway Company's Stock,	1,825 00	
United States Coupon Bonds of 1887,	542 50	
	<hr/> \$39,158 00	<hr/> \$32,262 50

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$54,300 00	
Cash market value of U. S. stocks and securities,	221,181 25	
County bonds,	1,000 00	
Loans on collateral security,	32,262 50	
Cash on hand in the office of the Company,	551 44	
Cash deposited in the Irving National Bank,	6,522 92	
Net amount due from agents for premiums col- lected during the year,	4,591 57	
Office and other premiums unpaid and in process of collection,	825 35	
Interest (not included above) accrued but not due,	509 57	
Gross present Assets,	<hr/>	\$321,744 60

## LIABILITIES.

Adjusted losses and claims, due and unpaid,	\$3,500 00	
Losses and claims adjusted, but not yet due,	7,743 32	
Claimed, reported and supposed losses, not yet adjusted,	4,276 68	
<i>Amounts carried forward,</i>	<hr/> \$15,520 00	<hr/> \$321,744 60

* Value of lands mortgaged, without buildings,	\$61,200 00
Value of buildings thereon,	79,000 00
Total value of mortgaged premises,	<hr/> \$140,200 00
Amount of insurance held as collateral,	53,300 00



<i>Amounts brought forward,</i> . . . . .	\$15,520 00	\$321,744 60
Cash dividends to stockholders, declared and unpaid, . . . . .	105 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	52,912 27	
All other debts and obligations; viz., rents, \$1,000; and brokerage on premiums not collected, \$88.30, . . . . .	1,088 30	
Gross present Liabilities, except Capital Stock, ————		69,625 57
Surplus as regards Policy-holders, . . . . .		\$252,119 03
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		\$52,119 03

PRESIDENT AND DIRECTORS OF THE  
INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA,  
PA.

[Incorporated in 1794. Commenced business in 1790.]

ARTHUR G. COFFIN, *President.*

*Secretary,* CHAS. H. REEVES.

*Office, No. 232 Walnut Street, Philadelphia.*

*Attorney to accept service, GEORGE E. FOSTER, Boston.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Bonds, . . . . .	\$301,000 00	\$325,932 50

State, City and Town Bonds and Loans:—

State of Pennsylvania Loans, . . . . .	\$161,000 00	\$169,310 00
State of New Jersey 6 per cent. Bonds, . . . . .	50,000 00	51,000 00
State of Delaware 6 per cent. Bonds, . . . . .	10,000 00	9,000 00
State of Connecticut 6 per cent. Bonds, . . . . .	70,000 00	70,000 00
City of Philadelphia Loans, . . . . .	200,000 00	200,000 00
City of Cincinnati Bonds, . . . . .	21,000 00	18,900 00
City of Cleveland Bonds, . . . . .	25,000 00	23,750 00
City of Williamsport 6 per cent. Bonds, . . . . .	3,000 00	2,460 00
City of Dayton Bonds, . . . . .	15,000 00	15,000 00
City of Pittsburg Bonds, . . . . .	15,000 00	15,000 00
City of Columbus Bonds, . . . . .	15,000 00	15,000 00
Bellefonte Borough, . . . . .	6,000 00	5,400 00
	<u>\$591,000 00</u>	<u>\$594,820 00</u>

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
100 shares Philadelphia Bank, . . . . .	\$100	\$157	\$15,700 00

## Railroad Stocks and Bonds:—

North Pennsylvania Railroad Bonds of 1864, .	\$40,000 00	-	\$39,200 00
North Pennsylvania Railroad 7 per cent Coupon Bonds, . . . . .	5,000 00	-	4,650 00
Pennsylvania Railroad Bonds (First Mortgage), .	40,000 00	-	40,000 00
Delaware Railroad Mortgage Loan, . . . . .	10,000 00	-	9,500 00
Lehigh Valley Railroad Mortgage Bonds, . . . . .	50,000 00	-	47,500 00
Philadelphia and Reading Railroad 7 per cent. Coupon Bonds, . . . . .	70,000 00	-	73,150 00
Western Pennsylvania Railroad First Mortgage Bonds, . . . . .	15,000 00	-	12,750 00
292 shares Philadelphia, Germantown and Norris- town Railroad, . . . . .	14,600 00	-	21,900 00
239 " Philadelphia, Wilmington and Balti- more Railroad, . . . . .	11,950 00	-	11,950 00
100 " North Pennsylvania Railroad, . . . . .	2,500 00	-	4,500 00
	<hr/>		<hr/>
	\$259,050 00		\$265,100 00

## Other Corporate Stocks, Bonds and Securities:—

Lehigh Coal and Navigation Company's Loans, .	\$41,000 00	-	\$33,980 00
Chesapeake and Delaware Canal Company's Convertible Mortgage Loan, 1886, . . . . .	37,000 00	-	35,150 00
Schuylkill Navigation Company's Convertible Mortgage Loan, . . . . .	20,000 00	-	14,400 00
Delaware Division Canal Company's Loan, . . . . .	15,000 00	-	12,750 00
Delaware and Raritan Canal and Camden and Amboy R. R. and Transp'n Company's Bonds, .	40,000 00	-	38,700 00
Sundry Stocks and Loans, . . . . .	5,761 50	-	6,514 50
228 shares Chesapeake and Delaware Canal Co., .	6,840 00	-	8,436 00
	<hr/>		<hr/>
	\$165,601 50		\$149,930 50

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
500 shares Insurance Company of North America, .	\$15,000 00	\$5,733 74
\$8,000 Lehigh Canal and Navigation Company (Convertible Loan), . . . . .	6,240 00	5,000 00
50 shares Insurance Company of North America, .	1,500 00	600 00
340 " Brooklyn Gas Light Company, . . . . .	10,200 00	2,000 00
56 " Insurance Company of North America, .	1,680 00	2,500 00
\$1,200 United States Government Bonds, . . . . .	1,250 00	
	<hr/>	<hr/>

*Amounts carried forward, . . . . .* \$35,870 00 \$15,833 74

	Market value.	Loaned thereon.
<i>Amounts brought forward,</i> . . . . .	\$35,870 00	\$15,833 74
180 shares Pennsylvania Company for Insurance on Lives, . . . . .	25,560 00	7,000 00
\$1,000 Philadelphia and Erie Railroad (C. B.), . . . . .	1,000 00	700 00
10 shares Insurance Co. State of Pennsylvania, . . . . .	3,500 00	2,000 00
125 " Insurance Company of North America, . . . . .	3,750 00	2,000 00
60 " Pennsylvania Railroad, . . . . .	3,600 00	3,500 00
\$10,000 City of Philadelphia 6 per cent. Bonds, . . . . .	10,000 00	400 00
	<hr/>	<hr/>
	\$83,280 00	\$31,433 74

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$30,000 00	
Loans on mortgage of real estate (first liens),* . . . . .	834,950 00	
Cash market value of U. S. stocks and securities, . . . . .	325,932 50	
State, city and town bonds and loans, . . . . .	594,820 00	
National bank stocks, . . . . .	15,700 00	
Railroad stocks and bonds, . . . . .	310,314 50	
Other corporate stocks, bonds and securities, . . . . .	104,716 00	
Loans on collateral security, . . . . .	31,433 74	
Cash on hand in the office of the Company, . . . . .	6,760 02	
Cash deposited in the Philadelphia National Bank, currency, \$68,563.81; gold, \$15,623.78, . . . . .	84,184 59	
Cash deposited in the Merchants' National Bank, N. Y., currency, \$11,479.58; gold, \$25,977.91, . . . . .	37,457 49	
Cash deposited in the Fidelity Insurance Safe Deposit Company, . . . . .	70,889 92	
Cash deposited in the bank and in the hands of bankers, . . . . .	75,435 16	
Premium on gold in bank and in hands of bankers, \$63,209.62, at \$1.10, . . . . .	6,320 96	
Net amount due from agents for premiums collected during the year, . . . . .	50,656 95	
Premium notes taken for marine and inland risks, not yet due, . . . . .	350,626 48	
Office and other premiums unpaid and in process of collection, . . . . .	87,793 48	
Other debts, claims and demands due the Company, . . . . . \$16,335.57†		
Interest (not included above) due and not paid, . . . . .	16,208 28	
Gross present Assets, . . . . .	<hr/>	\$3,034,200 07
<i>Amount carried forward,</i> . . . . .		\$3,034,200 07

\* Value of lands mortgaged, with buildings thereon, . . . . . \$1,687,000 00  
Amount of insurance held as collateral, . . . . . 497,200 00

† Items not rendered.



*Amount brought forward,* . . . . . \$3,034,200 07

# LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$177,500 00
Claims for losses disputed or resisted, . . . . .	25,400 00
Cash dividends to stockholders, declared and unpaid, . . . . .	5,500 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	855,096 63
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .	190,953 59
Gross present Liabilities, except Capital Stock, —————	1,254,450 22
Surplus as regards Policy-holders, . . . . .	\$1,779,749 85
Paid-up Capital, . . . . .	500,000 00
Surplus over Capital, . . . . .	\$1,279,749 85

## LAMAR FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated December, 1856. Commenced business December, 1856.]

ISAAC R. ST. JOHN, *President.* Secretary, WILLIAM R. MACDIARMID.

*Office, No. 50 Wall Street, New York.*

*Attorney to accept service, WILLIAM NORTHEY, Salem.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 6 per cent. Bonds, . . . . .	\$310,000 00	\$334,800 00

County Bonds:—

New York County 7 per cent. Bonds, . . . . .	\$800 00	\$800 00
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National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
150 shares Nat'l Bank of Commerce, New York,	\$100	\$122	\$18,300 00
150 " St. Nicholas Nat'l Bank, New York, .	100	118	17,700 00
100 " Nat'l Bank of the Republic, N. York,	100	117	11,700 00

(Including dividends declared but not collected.)

\$47,700 00

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
10 shares Germania Insurance Company, . . .	\$575 00	\$500 00
80 " Standard Insurance Company, . . .	5,200 00	3,800 00
40 " Lorillard Insurance Company, . . .	1,100 00	800 00
20 " Standard Insurance Company, . . .	1,300 00 }	2,000 00
20 " Ætna Insurance Company, New York, . . .	1,100 00 }	
10 " Phenix Insurance Company, Brooklyn, . . .	575 00 }	700 00
5 " Ætna Insurance Company, New York, . . .	275 00 }	
16 " Shoe and Leather Bank, . . .	2,400 00	2,000 00
United States 5-20 Bonds, . . .	440 00	400 00
	<hr/>	<hr/>
	\$12,965 00	\$10,200 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$114,350 00	
Cash market value of U. S. stocks and securities,	334,800 00	
County bonds, . . . . .	800 00	
National bank stocks, . . . . .	47,700 00	
Loans on collateral security, . . . . .	10,200 00	
Cash on hand in the office of the Company, . . .	10,704 66	
Cash deposited in the National Bank of the Republic, . . . . .	13,765 06	
Net amount due from agents for premiums collected during the year, . . . . .	1,971 45	
Office and other premiums unpaid and in process of collection, . . . . .	7,668 41	
Salvages and savings on losses already paid, . . .	2,500 00	
Other debts, claims and demands due the Company, . . . . .	\$6,834 37†	
Interest (not included above) accrued but not due, . . . . .	107 95	
Gross present Assets, . . . . .	<hr/>	\$544,567 53

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$9,900 00	
Claims for losses disputed or resisted, . . . . .	7,500 00	
	<hr/>	<hr/>
Amounts carried forward, . . . . .	\$17,400 00	\$544,567 53

* Value of lands mortgaged, without buildings, . . . . .	\$96,000 00
Value of buildings thereon, . . . . .	182,000 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$278,000 00
Amount of insurance held as collateral, . . . . .	113,050 00

† Items not rendered.

<i>Amounts brought forward,</i>	\$17,400 00	\$544,567 53
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	60,696 96	
All other debts and obligations; viz., rents,	500 00	
Gross present Liabilities except Capital Stock,	—	78,596 96
Surplus as regards Policy-holders,		\$465,970 57
Paid-up Capital,		300,000 00
Surplus over Capital,		\$165,970 57

## LANCASTER FIRE INSURANCE COMPANY, LANCASTER, PA.

[Incorporated 1838. Commenced business March 8, 1868.]

THOMAS E. FRANKLIN, *President.**Secretary,* EDWARD BROWN.*Office, No. 25 West King Street, Lancaster, Pa.**Attorney to accept service, L. STEWART JORDAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds,	\$4,000 00	\$4,440 00
“ “ Currency Bonds,	7,000 00	7,735 00
	\$11,000 00	\$12,175 00

## State Bonds:—

Delaware State Bonds,	\$10,000 00	\$10,000 00
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## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
51 shares Farmers' National Bank, Lancaster,	\$50	\$80	\$4,080 00
15 “ Columbia National Bank, Columbia,	100	135	2,025 00
			\$6,105 00

## Railroad Stocks and Bonds:—

	Par value.	Market value.
Camden and Amboy Consolidated Loan,	\$3,000 00	\$2,970 00
Delaware and Raritan Canal and C. and A. R. R. Bonds,	1,000 00	940 00
Philadelphia and Reading Railroad Bonds,	2,000 00	1,960 00
North Pennsylvania R. R. First Mortgage Bonds,	1,000 00	1,010 00
Philadelphia and West Chester Railroad First Mortgage Bonds	4,000 00	3,960 00
Lehigh Valley Railroad First Mortgage Bonds,	5,000 00	4,850 00
Union Pacific Railroad First Mortgage Bonds,	5,000 00	4,500 00
Connecting R. W. A. Y. Company's First Mort- gage Bonds,	1,000 00	890 00
	\$22,000 00	\$21,080 00



## Other Corporate Bonds:—

	Par value.	Market value.
State Normal School Bonds, secured by mortgage,	\$4,000 00	\$4,060 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
40 shares Inland Insurance Company, . . .	\$800 00	\$628 00
6 “ Columbia National Bank, . . .	780 00	625 00
60 “ Farmers' National Bank, . . .	4,800 00	3,950 00
2 “ Marietta National Bank, . . .	340 00	250 00
67 “ New Holland Turnpike Company, . .	4,690 00	3,200 00
25 “ Bridgeport and Horseshoe Turnpike Company, . . . . .	625 00	250 00
20 “ Manor Trop Turnpike Company, . .	1,500 00	1,000 00
45 “ Conestoga and Big Spring Valley Turn- pike Company, . . . . .	3,425 00	2,000 00
53 “ Lancaster Gas Company, . . . . }		
20 “ Columbia Gas Company, . . . .	500 00	250 00
12 “ Hamtranck Iron Works, . . . .	330 00	250 00
United States Bonds, . . . . .	11,770 00	8,750 00
Mortgage and Judgment Bonds, . . . .	38,767 50	24,400 00
State Normal School Bonds, . . . . .	2,040 00	1,875 00
Alleghany County Bonds, . . . . .	6,000 00	4,000 00
Rochester Water Loan Bonds, . . . . .	5,000 00	3,750 00
Reading and Columbia Railroad Mortgage Bonds,	3,600 00	3,000 00
Union Pacific Railroad Mortgage Bonds, . .	1,000 00	250 00
Pennsylvania Railroad Second Mortgage Bonds, .	1,000 00	625 00
	<hr/> \$86,967 50	<hr/> \$59,053 00

## Other Debts, Claims and Demands due the Company:—

	Cash value.
Bills receivable for premiums on fire policies, . . . .	\$6,674 60
Rents, . . . . .	271 25
	<hr/> \$6,945 85

## All other Assets and Property owned by the Company:—

Office furniture at home and Philadelphia branch offices, fire proof safe, revenue stamps, &c., . . . .	\$2,629 75
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$19,000 00
Loans on mortgage of real estate (first liens),*	78,922 64
<i>Amount carried forward,</i> . . . . .	<hr/> \$97,922 64

* Value of lands mortgaged, without buildings, . . . . .	\$99,200 00
Value of buildings thereon, . . . . .	213,820 00
Total value of mortgaged premises, . . . . .	<hr/> \$313,020 00
Amount of insurance held as collateral, . . . . .	43,720 00

<i>Amount brought forward,</i>	\$97,922 64
Cash market value of U. S. stocks and securities,	12,175 00
State bonds,	10,000 00
National bank stocks,	6,105 00
Railroad stocks and bonds,	21,080 00
Other corporate bonds,	4,060 00
Loans on collateral security,	59,053 00
Cash on hand in the office of the Company,	2,979 09
Cash deposited in the Farmers' National Bank,	1,500 43
Cash deposited in the Banking House of Reed, McGrann & Co.,	8,569 52
Net amount due from agents for premiums col- lected during the year,	8,903 32
Other debts, claims and demands due the Com- pany,	6,945 85
Interest (not included above) due and not paid, \$724.16; accrued but not due, \$6,130.23,	6,854 39
All other assets and property,	2,629 75
Gross present Assets,	<hr/> \$248,777 99

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$5,520 00
Claimed, reported and supposed losses, not yet adjusted,	3,770 00
Claims for losses disputed or resisted,	700 00
Cash dividends to stockholders declared and un- paid,	60 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	54,028 24
Reclaimable by the insured on perpetual fire poli- cies, being 90 per cent. of premium or deposit thereon,	3,348 78
All other debts and obligations; viz., salaries,	258 33
Gross present Liabilities except Capital Stock,	<hr/> 67,685 35
Surplus as regards Policy-holders,	<hr/> \$181,092 64
Paid-up Capital,	\$200,000 00
Net present Assets,	181,092 64
Impairment of Capital,	<hr/> \$18,907 36

## LORILLARD FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated February 2, 1852. Commenced business February 2, 1852.]

CARLISLE NORWOOD, *President.**Secretary,* JOHN C. MILLS.*Office, No. 152 Broadway, New York.**Attorney to accept service, JOSEPH F. HOVEY, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, . . .	\$700,000 00	\$756,000 00
“ “ 10-40 Registered Bonds, . . .	15,000 00	16,000 00
	<hr/>	<hr/>
	\$715,000 00	\$772,000 00

## State, County and City Stocks and Bonds:—

New York City and County Stocks, . . .	\$56,500 00	\$56,500 00
Wisconsin State Bonds, . . . . .	6,000 00	6,000 00
Alabama State Bonds, . . . . .	10,000 00	10,000 00
	<hr/>	<hr/>
	\$72,500 00	\$72,500 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
260 shares Citizens' Bank, . . . . .	\$10,000 00	\$3,000 00
40 “ Pacific Bank, . . . . .	2,250 00	6,000 00
100 “ Howard Insurance Company, . . .	6,000 00	
170 “ Citizens' Bank, . . . . .	7,000 00	12,000 00
400 “ Citizens' Insurance Company, . . .	9,000 00	
\$1,500 United States 5-20 Bonds, . . . .	1,650 00	800 00
104 shares Chicago, Burlington and Quincy R. R.,	15,600 00	15,000 00
20 “ Adriatic Insurance Company, . . .	1,000 00	
40 “ Merchants' Exchange Bank, . . .	2,000 00	
\$1,000 United States Bonds, . . . . .	1,000 00	5,000 00
10 shares Second National Bank, Syracuse, N. Y.,	1,000 00	
16 “ Chicago, Burlington and Quincy R. R.,	2,400 00	
30 “ Commerce Insurance Company, . . .	3,000 00	30,000 00
500 “ N. Y. Central and Hudson River R. R.,	45,000 00	
300 “ N. Y. Central and Hudson River R. R.,	27,000 00	20,000 00
500 “ N. Y. Central and Hudson River R. R.,	45,000 00	35,000 00
50 “ Importers' and Traders' Insurance Co.,	7,500 00	5,000 00
45 “ Germania Insurance Company, . . .	2,250 00	2,500 00
25 “ Hanover Insurance Company, . . .	1,250 00	
28 “ National Bank of New York, . . .	1,800 00	3,500 00
50 “ Merchants' Bank, . . . . .	2,500 00	
Deposited in Union Trust Company of New York,	30,000 00	30,000 00
	<hr/>	<hr/>
	\$224,200 00	\$167,800 00



## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$61,500 00
Loans on mortgage of real estate (first liens),* . . . . .	474,200 00
Cash market value of U. S. stocks and securities, . . . . .	772,000 00
State, county and city stocks and bonds, . . . . .	72,500 00
Loans on collateral security, . . . . .	167,800 00
Cash on hand in the office of the Company, . . . . .	3,766 44
Cash deposited in the Manhattan Company's B'k, . . . . .	61,480 12
Net amount due from agents for premiums collected during the year, . . . . .	48,998 11
Office and other premiums unpaid and in process of collection, . . . . .	6,351 89
Interest (not included above) accrued but not due, . . . . .	47,312 45
Gross present Assets, . . . . .	<u>\$1,715,909 01</u>

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$39,600 00
Claims for losses disputed or resisted, . . . . .	5,000 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	271,245 66
Gross present Liabilities, except Capital Stock, . . . . .	<u>315,845 66</u>
Surplus as regards Policy-holders, . . . . .	\$1,400,063 35
Paid-up Capital, . . . . .	<u>1,000,000 00</u>
Surplus over Capital, . . . . .	\$400,063 35

## MANHATTAN INSURANCE COMPANY, NEW YORK.

[Incorporated March 23, 1821. Commenced business April, 1821.]

WILLIAM P. PALMER, *President.**Secretary,* GEO. B. HODGSDON.*Office, No. 68 Wall Street, New York.**Attorney to accept service, JOSEPH F. HOVEY, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 Bonds, . . . . .	\$100,000 00	\$106,500 00
" " 5-20 Bonds of 1865, . . . . .	240,000 00	264,000 00
" " 5-20 Bonds of 1867, . . . . .	27,000 00	29,700 00
" " 6 per cent. Bonds of 1881, . . . . .	100,000 00	113,000 00
" " 30 year Pacific Railroad Bonds, . . . . .	50,000 00	55,000 00
	<u>\$517,000 00</u>	<u>\$568,200 00</u>

\* Value of lands mortgaged, with buildings thereon, . . . . . \$1,303,000 00  
Amount of insurance held as collateral, . . . . . 418,925 00

## State and County Bonds:—

	Par value.	Market value.
Alabama State Bonds, . . . . .	\$10,000 00	\$10,150 00
Tennessee State Bonds, . . . . .	27,000 00	17,550 00
Virginia State Bonds, . . . . .	31,800 00	21,624 00
South Carolina State Bonds, . . . . .	20,000 00	17,800 00
South Carolina State Bonds (new), . . . . .	20,000 00	13,400 00
New York County Bonds, . . . . .	2,300 00	2,300 00
	<hr/>	<hr/>
	\$111,100 00	\$82,824 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 6 per cent. Bonds of 1881, . . . . .	\$5,675 00	\$4,500 00
East Pennsylvania Railroad Bonds, . . . . .	5,500 00	5,500 00
New Jersey Central Railroad Stock, . . . . .	425 00	
Citizens' Gas Light Stock, . . . . .	2,500 00	1,500 00
New York Life Insurance and Trust Co.'s Stock, . . . . .	15,000 00	10,000 00
Manhattan Insurance Company's Stock, . . . . .	7,500 00	
United States 5-20 Bonds of 1865, . . . . .	1,650 00	1,100 00
Park Bank Stock, . . . . .	750 00	750 00
Third Avenue Railroad Stock, . . . . .	1,200 00	
New York Life Insurance and Trust Co.'s Stock, . . . . .	15,000 00	15,000 00
New York, Providence and Boston Railroad Stock, . . . . .	5,000 00	
Irving Insurance Company's Stock, . . . . .	6,500 00	
New York Guaranty and Indemnity Company, . . . . .	33,000 00	25,000 00
Phenix Insurance Company's Stock, . . . . .	4,125 00	2,000 00
Humboldt Insurance Company's Stock, . . . . .	450 00	250 00
Continental Insurance Company's Stock, . . . . .	3,000 00	2,000 00
Nassau Bank Stock, . . . . .	2,700 00	2,250 00
Knickerbocker Insurance Company's Stock, . . . . .	1,250 00	900 00
Bank of North America, . . . . .	550 00	400 00
Bank of Commerce, . . . . .	600 00	500 00
United States Life Insurance Company's Stock, . . . . .	700 00	600 00
Central Pacific Railroad Bond, . . . . .	900 00	700 00
Phenix Insurance Company's Stock, . . . . .	4,125 00	3,500 00
Manhattan Insurance Company's Stock, . . . . .	1,500 00	2,800 00
Phenix Insurance Company's Stock, . . . . .	2,475 00	
Canton Company of Baltimore, . . . . .	13,500 00	10,000 00
Atlantic National Bank of New York, . . . . .	10,000 00	6,000 00
Columbus, Chicago, Indiana Central First Mortgage Bonds, . . . . .	6,600 00	5,000 00
United States 5-20 Bonds of 1867, . . . . .	165 00	150 00
	<hr/>	<hr/>
Amounts carried forward, . . . . .	\$152,340 00	\$100,400 00

<i>Amounts brought forward,</i>	\$152,340 00	\$100,400 00
United States 5-20 Bonds,	5,000 00	11,600 00
Irving Insurance Company Stock,	2,200 00	
Columbus and Indiana Central Railroad Stock,	1,800 00	
Columbus and Indiana Central Railroad First Mortgage Bonds,	3,300 00	
Jersey City Bond,	1,800 00	1,500 00
Erie Railroad Bonds,	900 00	
Coney Island Railroad Bond,	1,000 00	
Columbus and Indiana Central Railroad Stock,	1,800 00	
Columbus and Indiana Central Railroad First Mortgage Bonds,	3,300 00	3,740 00
Irving Insurance Company's Stock,	550 00	500 00
Howard Insurance Company's Stock,	770 00	700 00
Columbus and Indiana Central Railroad Stock,	1,800 00	9,000 00
Columbus and Indiana Central Railroad First Mortgage Bonds,	8,250 00	
City of New York Bonds,	50,000 00	
Columbus and Indiana Central Railroad Stock,	11,700 00	
Citizens' Gas Light Company,	750 00	10,560 00
Manhattan Insurance Company,	3,000 00	
	<hr/>	<hr/>
	\$250,260 00	\$188,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$307,650 00
Cash market value of U. S. stocks and securities,	568,200 00
State and county bonds,	82,824 00
Loans on collateral security,	188,000 00
Cash on hand in the office of the Company,	18,380 55
Cash deposited in the Union National Bank,	33,326 14
Cash deposited in the Leather Manufacturers' National Bank,	23,405 23
Premium notes taken for marine and inland risks, not yet due,	47,764 51
Premium notes taken for marine and inland risks, overdue and not paid,	7,364 55
Office and other premiums unpaid and in process of collection,	102,362 63
Salvages and savings on losses already paid,	11,200 00
Interest (not included above) due and not paid, \$11,903 50; accrued but not due, \$5,407.28,	17,310 78
Gross present Assets,	<hr/> \$1,407,788 39
<i>Amount carried forward,</i>	<hr/> \$1,407,788 39

\* Value of lands mortgaged, without buildings, . . . . . \$305,650 00  
Value of buildings thereon, . . . . . 1,817,000 00  


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Total value of mortgaged premises, . . . . . \$2,122,650 00  
Amount of insurance held as collateral, . . . . . 293,800 00



*Amount brought forward,* . . . . . \$1,407,788 39

LIABILITIES.

Losses and claims adjusted but not yet due, . . . . .	\$6,000 00	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	43,100 00	
Claims for losses disputed or resisted, . . . . .	7,165 31	
Cash dividends to stockholders, declared and un- paid, . . . . .	1,006 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	363,166 30	
Gross present Liabilities, except Capital Stock, —————		420,437 61
Surplus as regards Policy-holders, . . . . .		\$987,350 78
Paid-up Capital, . . . . .		500,000 00
Surplus over Scrip, . . . . .		\$487,350 78

MARKET FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated 1853. Commenced business 1853.]

ASHER TAYLOR, *President.*

*Secretary,* HENRY P. FREEMAN.

*Office, No. 37 Wall Street, New York.*

*Attorney to accept service,* CHARLES A. WOOD, *Boston.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, . . . . .	\$70,000 00	\$75,075 00
“ “ 5-20 Registered Bonds, . . . . .	50,000 00	54,250 00
“ “ 10-40 Registered Bonds, . . . . .	50,000 00	53,375 00
“ “ 6 per cent. Bonds of 1881, . . . . .	50,000 00	55,250 00
	—————	—————
	\$220,000 00	\$237,950 00

State, County and City Bonds:—

New York Central Park Improvement Regist'd Bonds, . . . . .	\$50,000 00	\$50,000 00
New York County Revenue Bonds, . . . . .	50,000 00	50,000 00
New York County Bonds, . . . . .	900 00	900 00
New York State Bonds, . . . . .	1,000 00	1,100 00
	—————	—————
	\$101,900 00	\$102,000 00

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
New York and Brooklyn Ferry Company Stock,	\$42,550 00	\$17,500 00
Central Park North and East River 1st Mortgage Bonds, . . . . .		
United States Watch Company Stock, . . . . .		
Union Pacific R. R. Co.'s 1st Mortgage Bonds, . . . . .		
Metropolitan Gas Light Company Stock, . . . . .	5,400 00	2,500 00
Metropolitan Gas Light Company Stock, . . . . .	1,800 00	1,000 00
Commercial Fire Insurance Company Stock, . . . . .	1,300 00	600 00
Missouri State Bonds, . . . . .	2,550 00	1,875 00
United States 5-20 Coupon Bonds, . . . . .	3,210 00	3,000 00
Williamsburg Gas Light Company Stock, . . . . .	5,500 00	2,000 00
Broadway Insurance Company Stock, . . . . .	18,646 00	16,000 00
Atlantic National Bank Stock, . . . . .		
Phenix Fire Insurance Company Stock, . . . . .		
Oriental Bank Stock, . . . . .		
New York and New Haven Railroad Co. Stock, . . . . .		
Tradesmen's Fire Insurance Company Stock, . . . . .	625 00	250 00
Williamsburg Gas Light Company Stock, . . . . .	12,070 00	8,000 00
Metropolitan Gas Light Company Stock, . . . . .	11,800 00	10,000 00
United States 5-20 Bonds, . . . . .		
People's Gas Light Company Stock, Brooklyn, . . . . .	3,720 00	3,000 00
Metropolitan Gas Light Company Certificate, . . . . .		
	<u>\$109,171 00</u>	<u>\$65,725 00</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$237,482 00	
Cash market value of U. S. stocks and securities,	237,950 00	
State, county and city bonds, . . . . .	102,000 00	
Loans on collateral security, . . . . .	65,725 00	
Cash on hand in the office of the Company, . . . . .	9,129 44	
Cash deposited in the Market National Bank, . . . . .	25,692 54	
Net amount due from agents for premiums collected during the year, . . . . .	11,538 61	
Office and other premiums unpaid and in process of collection, . . . . .	7,585 91	
Interest (not included above) due and not paid, . . . . .	7,580 79	
Gross present Assets, . . . . .		<u>\$704,684 29</u>
<i>Amount carried forward,</i> . . . . .		<u>\$704,684 29</u>

\* Value of lands mortgaged, with buildings thereon, . . . . . \$860,300 00  
Amount of insurance held as collateral, . . . . . 292,850 00

*Amount brought forward,* . . . . . \$704,684 29

#### LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$37,627 20	
Claims for losses disputed or resisted, . . . . .	17,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	174,779 85	
Interest due or unpaid on scrip,* . . . . .	10,053 52	
Gross present Liabilities, except Capital Stock, —————		239,460 57
Surplus as regards Policy-holders, . . . . .	\$465,223 72	
Paid-up Capital, . . . . .	200,000 00	
Surplus over Capital, . . . . .	\$265,223 72	

#### MERCANTILE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated January, 1852. Commenced business January, 1852.]

WILLIAM A. ANDERSON, *President.* Secretary, CULLEN W. PARMELEE.

*Office, No. 166 Broadway, New York.*

*Attorney to accept service, W. V. HUTCHINGS, Boston.*

#### DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Registered Bonds of 1865, . . . . .	\$70,000 00	\$78,657 50
“ “ 5-20 Registered Bonds of 1865, . . . . .	3,000 00	
“ “ 5-20 Registered Bonds of 1867, . . . . .	65,000 00	
	\$138,000 00	\$148,370 00

County and City Bonds :—

City of New York Street Improvement Fund Bonds, . . . . .	\$40,000 00	\$40,000 00
County of New York Bonds, . . . . .	600 00	600 00
	\$40,600 00	\$40,600 00

All other Assets and Property owned by the Company :—

	Cash value.
Office furniture, safes, maps, &c., . . . . .	\$1,500 00
Internal revenue stamps, . . . . .	50 00
	\$1,550 00

\* Rate per cent. of dividends on participating premiums, . . . . . 50 per cent.  
Average rate per cent. to date, . . . . . 30 46-100 per cent.  
Annual rate of interest paid on scrip, . . . . . 6 per cent.  
Limit of accumulation before any scrip becomes redeemable, . . . . . \$500,000 00



## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$71,000 00	
Cash market value of U. S. stocks and securities,	148,370 00	
County and city bonds,	40,600 00	
Cash on hand in the office of the Company,	363 32	
Cash deposited in the Merchants' Exchange Nat'l Bank,	8,361 95	
Net amount due from agents for premiums collected during the year,	662 74	
Office and other premiums unpaid and in process of collection,	1,189 16	
Interest (not included above) accrued but not due,	1,302 00	
All other assets and property,	1,550 00	
Gross present Assets,		\$273,399 17

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$5,482 50	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	31,775 09	
Due or to become due to other companies for re-insurance premiums,	48 57	
Return premiums on settled, cancelled or surrendered policies,	15 00	
All other debts and obligations; viz., rents, \$833.33; office, agency and incidental expenses, \$36.60,	869 93	
Gross present Liabilities, except Capital Stock,		38,191 09
Surplus as regards Policy-holders,		\$235,208 08
Paid-up Capital,		200,000 00
Surplus over Capital,		\$35,208 08

* Value of lands mortgaged, without buildings,	\$87,000 00
Value of buildings thereon,	115,500 00
Total value of mortgaged premises,	\$202,500 00
Amount of insurance held as collateral,	71,500 00

## MERCANTILE MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated April, 1842. Commenced business April, 1842.]

ELLWOOD WALTER, *President.**Secretary,* CLEMENT J. DESPARD.*Office, No. 35 Wall Street, New York.**Attorney to accept service, WILLIAM H. VINCENT, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1867, . . . .	\$20,000 00	\$22,125 00
“ “ 5-20 Coupon Bonds of 1865, . . . .	25,000 00	26,906 25
“ “ Currency Bonds of 1897, Pacific Railroad, . . . .	20,000 00	22,050 00
“ “ Currency Bonds of 1899, Central Pacific Railroad, . . . .	30,000 00	33,075 00
“ “ Currency Bonds of 1898, Union Pacific Railroad, . . . .	15,000 00	16,537 50
“ “ Currency Bonds of 1895, Union Pacific Railroad, . . . .	2,000 00	2,205 00
	<hr/>	<hr/>
	\$112,000 00	\$122,898 75

## City Bonds:—

New York City 6 per cent. Bonds of 1887, . . . .	\$20,000 00	\$20,400 00
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## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
200 shares National Bank of Commerce, . . . .	\$100	\$119	\$23,800 00
100 “ National Bank of Republic, . . . .	100	116	11,600 00
200 “ National Bank of State of New York, . . . .	100	107	21,400 00
70 “ National Bank of America, . . . .	100	140	9,800 00
25 “ National Bank of New York, . . . .	100	130	3,250 00
200 “ Merchants' National Bank, . . . .	50	56 $\frac{1}{4}$	11,250 00
50 “ Phenix Bank, . . . .	20	21 $\frac{1}{8}$	1,035 00
250 “ American Exchange Bank, . . . .	100	113 $\frac{1}{2}$	28,375 00
180 “ Park Bank, . . . .	100	162	29,160 00
50 “ Metropolitan Bank, . . . .	100	132	6,600 00
300 “ Manhattan Bank, . . . .	50	75	22,500 00
100 “ Hanover Bank, . . . .	100	104	10,400 00
120 “ Continental Bank, . . . .	100	93	11,160 00
110 “ St. Nicholas Bank, . . . .	100	120	13,200 00
20 “ Union Bank, . . . .	50	69 $\frac{1}{2}$	1,390 00
134 “ Gallatin Bank, . . . .	50	57 $\frac{1}{2}$	7,705 00
17 “ Marine Bank, . . . .	100	165	2,805 00
		<hr/>	<hr/>
			\$215,430 00

## Railroad Bonds :—

	Par val. per share.	Market val. per share.	Total Market val.
1 bond Chicago, Cincinnati and Indiana Central Railroad, . . . . .	\$1,000	\$826 25	\$826 25
20 " Indianapolis and Vincennes Railroad, . . . . .	1,000	840 00	16,800 00
			<hr/>
			\$17,626 25

## Other Corporate Stocks :—

480 shares Williamsburg City Gas Light Company,	\$50	\$75	\$36,000 00
120 " Williamsburg City Gas Light Com- pany's Scrip, . . . . .	50	50	6,000 00
60 " Coast Wrecking Company, . . . . .	100	150	9,000 00
294 " Mercantile Mutual Insurance Co., . . . . .	100	60	17,640 00
			<hr/>
			\$68,640 00

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
10 shares Security Fire Insurance Company, . . . . .	\$500 00	\$400 00
12 " City Bank, . . . . .	2,640 00	1,300 00
9 " Bank of North America, . . . . .	927 00	
2 " Corn Exchange Bank, . . . . .	250 00	
48 " Mercantile Mutual Insurance Company, . . . . .	3,700 00	3,700 00
United States 6 per cent. Bonds of 1881, . . . . .	8,250 00	7,500 00
" " 5-20 Bonds, . . . . .	5,400 00	5,000 00
" " 5-20 Bonds, . . . . .	5,400 00	5,000 00
Indianapolis and Vincennes Railroad Bonds, . . . . .	5,040 00	4,000 00
34 shares Resolute Fire Insurance Company, . . . . .	3,400 00	2,000 00
20 " Guardian Insurance Company, . . . . .	2,200 00	1,600 00
10 " Guardian Insurance Company, . . . . .	1,100 00	800 00
United States 6 per cent. Bonds of 1881, . . . . .	4,400 00	4,000 00
" " Bonds, . . . . .	17,140 00	15,000 00
" " 5-20 Bonds, . . . . .	3,888 00	3,600 00
" " 6 per cent. Bonds of 1881, . . . . .	1,100 00	1,000 00
" " 6 per cent. Currency Bonds, . . . . .	2,210 00	2,000 00
" " 6 per cent. Currency Bonds, . . . . .	1,105 00	750 00
" " 5-20 Bonds, . . . . .	2,052 00	1,800 00
	<hr/>	<hr/>
	\$70,702 00	\$59,450 00

## Other Debts, Claims and Demands due the Company :—

	Cash value.
Security notes, . . . . .	\$300,000 00

## All other Assets and Property owned by the Company :—

Scrip of other Companies, . . . . .	\$921 25
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$122,898 75	
City bonds, . . . . .	20,400 00	
National bank stocks, . . . . .	215,430 00	
Railroad bonds, . . . . .	17,626 25	
Other corporate stocks, . . . . .	68,640 00	
Loans on collateral security, . . . . .	59,450 00	
Cash on hand in the office of the Company, including premium on gold, . . . . .	15,619 41	
Cash deposited in the Bank of Montreal, in gold, . . . . .	\$6,446 49	} 67,251 47
Cash deposited in the American Exchange Bank, gold, . . . . .	22,648 94	
Cash deposited in the American Exchange Bank, currency, . . . . .	9,376 60	
Cash deposited with Rathburn Bros. & Co., Liverpool and London (gold), . . . . .	28,779 44	
Premium notes taken for marine and inland risks, not yet due, . . . . .	293,048 23	
Premium notes taken for marine and inland risks, overdue and not paid, . . . . .	57,102 99	
Office and other premiums unpaid and in process of collection, . . . . .	176,514 26	
Salvages and savings on losses already paid, and on outstanding losses not yet paid, . . . . .	95,735 00	
Other debts, claims and demands due the Company, . . . . .	300,000 00	
Interest (not included above) due and not paid, . . . . .	5,098 94	
All other assets and property, . . . . .	921 25	
Gross present Assets, . . . . .	—————	\$1,515,736 55

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$150,000 00	
Cash dividends to stockholders, declared and unpaid, . . . . .	18,715 29	
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, . . . . .	163,011 35	
Return premiums on settled, cancelled or surrendered policies, . . . . .	1,026 77	
Unused balances of bills and notes returnable on settlement, . . . . .	60,836 16	
Gross present Liabilities, except Capital Stock, . . . . .	—————	393,589 57
Surplus as regards Policy-holders, . . . . .		\$1,122,146 98
Paid-up Capital, . . . . .		1,000,000 00
Surplus over Capital, . . . . .		\$122,146 98

## MERCHANTS' INSURANCE COMPANY, CHICAGO, ILL.

[Incorporated in 1861. Commenced business June 1, 1863.]

WILLIAM E. DOGGETT, *President.**Secretary,* WILLIAM E. ROLLO.*Office, corner of La Salle and Washington Streets, Chicago, Ill.**Attorney to accept service, E. P. HOLLIS, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$55,150 00	\$61,216 00

## State and County Bonds:—

State of Iowa Bonds, . . . . .	\$1,000 00	\$1,000 00
Cook County (Ill.) Bonds, . . . . .	3,000 00	3,000 00
	<hr/>	<hr/>
	\$4,000 00	\$4,000 00

## Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
30 shares Merchants' Savings Loan and Trust Company Bank, Chicago, . . . . .	\$100	\$175	\$5,250 00

## Railroad Bonds:—

	Par value.	Market value.
Galena and Chicago Union Railroad and Missis- sippi Bridge Bonds, . . . . .	\$5,000 00	\$5,000 00
Beloit and Madison Railroad Bonds, . . . . .	15,000 00	15,000 00
	<hr/>	<hr/>
	\$20,000 00	\$20,000 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
50 shares Chicago Dock Company, . . . . .	\$4,000 00	\$3,500 00
150 " First National Bank, Chicago, . . . . .	20,000 00	15,000 00
50 " First National Bank, Chicago, . . . . .	18,000 00	10,000 00
Ypsilanti (Mich.) National Bank, . . . . .		
	<hr/>	<hr/>
	\$42,000 00	\$28,500 00

## Debts, Claims and Demands due the Company:—

	Cash value.
Bills receivable, with endorsements, . . . . .	\$12,353 38

## All other Assets and Property owned by the Company:—

Rent accrued, . . . . .	\$6,590 50
Company's interest in schooner Melvina, . . . . .	7,959 33
Agents' supplies, . . . . .	\$7,683 27
Office furniture and safes, . . . . .	7,447 50
Books and stationery, . . . . .	6,584 76
	<hr/>
	\$28,582 09

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$263,000 00	
Loans on mortgage of real estate (first liens),*	316,300 00	
Cash market value of U. S. stocks and securities,	61,216 50	
State and county bonds, . . . . .	4,000 00	
Bank stocks, . . . . .	5,250 00	
Railroad bonds, . . . . .	20,000 00	
Loans on collateral security, . . . . .	28,500 00	
Cash on hand in the office of the Company, . . . . .	10,598 74	
Cash deposited in the Merchants' Savings Loan and Trust Company, . . . . .	30,286 00	
Net amount due from agents for premiums collected during the year, . . . . .	25,980 00	
Premium notes taken for marine and inland risks, not yet due, . . . . .	3,044 14	
Office and other premiums unpaid and in process of collection, . . . . .	22,894 40	
Due or to become due from other companies for re-insurance on losses already paid, . . . . .	12,296 48	
Salvages and savings on losses already paid, . . . . .	15,785 00	
Other debts, claims and demands due the Company, . . . . .	12,353 38	
Interest (not included above) accrued but not due, . . . . .	10,482 25	
All other assets and property, . . . . .	28,582 09	
Gross present Assets, . . . . .		\$870,568 98

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$19,990 00	
Claims for losses disputed or resisted, . . . . .	4,600 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	134,348 79	
Gross present Liabilities, except Capital Stock, . . . . .		158,938 79
Surplus as regards Policy-holders, . . . . .	\$711,630 19	
Paid-up Capital, . . . . .	500,000 00	
Surplus over Capital, . . . . .	\$211,630 19	

* Value of lands mortgaged, without buildings, . . . . .	\$700,000 00
Value of buildings thereon, . . . . .	310,000 00
Total value of mortgaged premises, . . . . .	\$1,010,000 00
Amount of insurance held as collateral, . . . . .	190,000 00



## MERCHANTS' INSURANCE COMPANY, NEW YORK CITY.

[Incorporated April, 1850. Commenced business May, 1850.]

CORNELIUS V. B. OSTRANDER, *President.**Secretary, J. L. DOUGLASS.**Office, No. 149 Broadway, New York.**Attorney to accept service, JOHN A. HANSON, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Coupon Bonds, . . . . .	\$50,000 00	\$54,062 50
“ “ 6 per cent. Regist'd Bonds of 1881, . . . . .	20,000 00	22,050 00
“ “ 6 per cent. Coupon Bonds of 1881, . . . . .	30,000 00	33,075 00
	<hr/>	<hr/>
	\$100,000 00	\$109,187 50

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, . . . . .	\$9,731 25	\$7,400 00
20 shares Globe Fire Insurance Company, . . . . .	1,100 00	850 00
130 “ Broadway Bank, . . . . .	9,100 00	7,000 00
50 “ North River Bank, . . . . .	2,250 00	2,000 00
174 “ Metropolitan Insurance Company, . . . . .	3,415 00	3,000 00
15 “ Hope Insurance Company, . . . . .	375 00	
59 “ Adriatic Insurance Company, . . . . .	1,253 75	
69 “ Hope Insurance Company, . . . . .	1,725 00	800 00
10 “ Park Fire Insurance Company, . . . . .	1,150 00	4,000 00
10 “ International Insurance Company, . . . . .	575 00	
10 “ Star Insurance Company, . . . . .	1,050 00	
17 “ Jefferson Insurance Company, . . . . .	765 00	
8 “ Guardian Insurance Company, . . . . .	540 00	
20 “ Beekman Insurance Company, . . . . .	425 00	2,000 00
26 “ People's Insurance Company, . . . . .	1,495 00	
50 “ Broadway Insurance Company, . . . . .	2,125 00	
5 “ Park Insurance Company, . . . . .	575 00	
25 “ Amer. Merchants' Union Express Co., . . . . .	1,075 00	700 00
	<hr/>	<hr/>
	\$38,725 00	\$27,750 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$277,100 00
Cash market value of U. S. stocks and securities,	109,187 50
	<hr/>
Amount carried forward, . . . . .	\$386,287 50

* Value of lands mortgaged, without buildings, . . . . .	\$381,600 00
Value of buildings thereon, . . . . .	474,000 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$855,600 00
Amount of insurance held as collateral, . . . . .	260,850 00

<i>Amount brought forward,</i>	. . . . .	\$386,287 50
Loans on collateral security,	. . . . .	27,750 00
Cash on hand in the office of the Company,	. . . . .	3,267 05
Cash deposited in the Ocean Bank,	. . . . .	1,831 84
Cash deposited in the North River Bank,	. . . . .	15,000 00
Office and other premiums unpaid and in process of collection,	. . . . .	8,004 73
Interest (not included above) accrued but not due,	. . . . .	10,191 31
Gross present Assets,	. . . . .	<hr/> \$452,332 43

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	. . . . .	\$14,875 00
Claims for losses disputed or resisted,	. . . . .	7,700 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	. . . . .	88,093 92
Gross present Liabilities, except Capital Stock,	. . . . .	<hr/> 110,668 92
Surplus as regards Policy-holders,	. . . . .	\$341,663 51
Paid-up Capital,	. . . . .	<hr/> 200,000 00
Surplus over Capital,	. . . . .	<hr/> \$141,663 51

## MERCHANTS' FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1857. Commenced business August, 1857.]

MARK HOWARD, *President.**Secretary,* JAMES NICHOLS.*Office, No. 68 Asylum Street, Hartford.**Attorney to accept service, JOSEPH F. HOVEY, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881,	\$40,000 00	\$45,200 00

State and City Bonds:—

State of Michigan 6 per cent. Bonds,	\$15,000 00	\$15,000 00
State of Connecticut 6 per cent. Bonds,	10,000 00	10,300 00
City of Hartford 6 per cent. Bonds,	10,000 00	10,000 00
City of Portland 6 per cent. Bonds,	10,000 00	9,500 00
City of Chicago 7 per cent. Bonds,	10,000 00	9,900 00
	<hr/> \$55,000 00	<hr/> \$54,700 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
50 shares Metropolitan Nat'l Bank, New York, .	\$100	\$130	\$6,500 00
100 " National Mechanics' Banking Associa- tion, New York, . . . . .	50	62	6,200 00
50 " Central National Bank, New York, .	100	105	5,250 00
100 " Charter Oak National Bank, Hartford, .	100	128	12,800 00
100 " Ætna National Bank, Hartford, .	100	121	12,100 00
50 " Farmers' and Mechanics' Nat'l Bank, Hartford, . . . . .	100	131	6,550 00
100 " Phoenix National Bank, Hartford, .	100	155	15,500 00
50 " City National Bank, Hartford, .	100	106	5,300 00
70 " Boston National Bank, Boston, .	100	110	7,700 00
75 " National Bank of Republic, Boston, .	100	130	9,750 00
50 " Merchants' National Bank, St. Louis, .	100	90	4,500 00
			<hr/> \$92,150 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$307,500 00	
Cash market value of U. S. stocks and securities,	45,200 00	
State and city bonds, . . . . .	54,700 00	
National bank stocks, . . . . .	92,150 00	
Cash on hand in the office of the Company, .	343 14	
Cash deposited in the Charter Oak National Bank,	5,594 44	
Cash deposited in the Hartford National Bank, .	7,131 06	
Net amount due from agents for premiums col- lected during the year, . . . . .	20,529 52	
Interest (not included above) accrued but not due,	6,947 64	
Gross present Assets, . . . . .	<hr/>	\$540,095 80

## LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$6,081 08	
Claimed, reported and supposed losses, not yet ad- justed, . . . . .	13,203 76	
Claims for losses disputed or resisted, . . . .	8,229 14	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	175,286 94	
Gross present Liabilities, except Capital Stock, .	<hr/>	202,800 92
Surplus as regards Policy-holders, . . . . .		\$337,294 88
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		<hr/> \$137,294 88

* Value of lands mortgaged, without buildings, . . . . .	\$381,400 00
Value of buildings thereon, . . . . .	427,000 00
Total value of mortgaged premises, . . . . .	\$808,400 00
Amount of insurance held as collateral, . . . . .	287,900 00



## MERCHANTS' INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1851. Commenced business June, 1851.]

WALTER PAINE, *President.**Secretary,* CHARLES FOSTER.*Office, No. 22 Market Square, Providence.**Attorney to accept service, PELEG E. EDDY, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1887, . . .	\$40,000 00	\$43,000 00
“ “ 5-20 Bonds of 1884, . . .	10,000 00	10,812 50
“ “ 5-20 Bonds of 1885, . . .	10,000 00	10,825 00
“ “ 5-20 Bonds of 1887, . . .	10,000 00	10,750 00
	<hr/>	<hr/>
	\$70,000 00	\$75,387 50

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
2,200 shares National Bank of Commerce, . .	\$50	\$52½	\$115,500 00
1,000 “ American National Bank, . .	50	54	54,000 00
400 “ Merchants' National Bank, . .	50	55	22,000 00
400 “ Globe National Bank, . .	50	57½	23,000 00
244 “ Providence Gas Light Company, . .	50	68	21,472 00
200 “ Phenix National Bank, . .	50	65	13,600 00
257 “ Mechanics' National Bank, . .	50	55	14,135 00
102 “ Manufacturers' National Bank, . .	100	107	10,914 00
			<hr/>
			\$274,621 00

Other Corporate Stocks:—

50 shares Delaware and Hudson Canal Company,	\$100	\$120	\$6,000 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$75,387 50
National bank stocks, . . . .	274,621 00
Other corporate stocks, . . . .	6,000 00
Cash on hand in the office of the Company, . .	4,359 91
Cash deposited in the Nat'l B'k of Commerce, .	3,656 87
Net amount due from agents for premiums collected during the year, . . . . .	4,127 27
Premium notes taken for marine and inland risks, not yet due, . . . . .	2,279 25
Premium notes taken for marine and inland risks, overdue and not paid, . . . . .	1,767 48
Gross present Assets, . . . . .	<hr/>
	\$372,199 28
<i>Amount carried forward, . . . . .</i>	<hr/>
	\$372,199 28

*Amount brought forward,* . . . . . \$372,199 28

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$13,320 00	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	17,527 00	
Claims for losses disputed or resisted, . . . . .	9,500 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	82,609 04	
Gross present Liabilities, except Capital Stock,	—————	122,956 04
Surplus as regards Policy-holders, . . . . .	\$249,243 24	
Paid-up Capital, . . . . .	200,000 00	
Surplus over Capital, . . . . .	\$49,243 24	

# NARRAGANSETT FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated July, 1859. Commenced business April 14, 1864.]

ALLEN O. PECK, *President.*

*Secretary,* HENRY HARRIS.

*Office, No. 47 Westminster Street, Providence.*

*Attorney to accept service,* JOHN W. PORTER, *Boston.*

## DETAILED STATEMENT OF ASSETS.

## City Bonds:—

	Par value.	Market value.
New York City Central Park Improvement Bond of 1872, . . . . .	\$20,000 00	\$20,050 00
New York City Street Improve't Bonds of 1875, . . . . .	10,000 00	10,025 00
New York City Street Improve't Bonds of 1875, . . . . .	100,000 00	100,250 00
Cleveland City Hall Bonds of 1874, . . . . .	13,000 00	13,000 00
Chicago City Street Improvement Bonds of 1899, . . . . .	16,000 00	16,000 00
	—————	—————
	\$159,000 00	\$159,325 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
1,200 shares First National Bank, Providence, . . . . .	\$100	\$117	\$140,400 00
640 " Nat'l Bank of Commerce, Providence, . . . . .	50	53	33,760 00
553 " Commercial Nat'l Bank, Providence, . . . . .	50	54	29,862 00
516 " American National Bank, Providence, . . . . .	50	53½	27,735 00

*Amount carried forward,* . . . . . \$231,757 00

		Par val. per share.	Market val. per share.	Total Market val.
<i>Amount brought forward,</i>				\$231,757 00
400 shares National Bank of North America,				
Providence,		\$50	\$64	25,600 00
278 " Merchants' National Bank, Providence,		50	55	15,290 00
192 " National Eagle Bank, Providence,		50	53	11,136 00
60 " Manufact'rs' Nat'l Bank, Providence,		100	108	6,480 00
112 " Union National Bank, Providence,		50	50	5,600 00
50 " Central National Bank, New York,		100	100	5,000 00
157 " Blackstone Canal Nat'l Bank, Providence,		25	25½	4,003 50
84 " Rhode Island Nat'l Bank, Providence,		25	32	2,688 00
				<hr/>
				\$307,554 50

## All other Assets and Property owned by the Company:—

	Cash value.
Bills receivable, other than premium notes,	\$730 69
Schooner " Geo. W. Hynson," balance account,	2,142 99
Office furniture,	3,500 00
United States stamps,	94 86
	<hr/>
	\$6,468 54

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$202,000 00	
Cash market value of city bonds,	159,325 00	
National bank stocks,	307,554 50	
Cash on hand in the office of the Company,	4,092 79	
Cash deposited in the first National Bank,	3,635 50	
Net amount due from agents et als. for premiums collected during the year,	49,757 66	
Premium notes taken for marine and inland risks, not yet due,	40,172 40	
Premium notes taken for marine and inland risks, overdue and not paid, \$2,587.40. Actual value thereof,	775 00	
Interest (not included above) accrued but not due,	5,373 50	
All other assets and property,	6,468 54	
Gross present Assets,	<hr/>	\$779,154 89
<i>Amount carried forward,</i>		\$779,154 89

* Value of lands mortgaged, without buildings,	\$55,985 00
Value of buildings thereon,	472,152 54
Total value of mortgaged premises,	\$528,137 00
Amount of insurance held as collateral,	247,700 54



*Amount brought forward,* . . . . . \$779,154 89

#### LIABILITIES.

Losses and claims adjusted, but not yet due,	\$33,837 94	
Claimed, reported and supposed losses, not yet adjusted,	56,045 10	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	200,316 69	
State and local taxes, due or accrued,	2,282 60	
All other debts and obligations; viz., office, agency and incidental expenses,	230 61	
Gross present Liabilities, except Capital Stock,		292,712 94
Surplus as regards Policy-holders,		\$486,441 95
Paid-up Capital,	\$500,000 00	
Net present Assets,	486,441 95	
Impairment of Capital,	\$13,558 05	

#### NATIONAL FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated 1838. Commenced business 1838.]

HENRY T. DROWNE, *President.*

*Secretary,* HENRY H. HALL.

*Office, No. 52 Wall Street, New York.*

*Attorney to accept service, J. EDWARD HOLLIS, Boston.*

#### DETAILED STATEMENT OF ASSETS.

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 6 per cent. 5-20 Bonds of 1867,	\$663 75	\$600 00
20 shares Lenox Fire Insurance Company,	661 25	200 00
50 " Market Bank,	6,000 00	5,000 00
United States 5-20 6 per cent. Bonds,	1,102 25	1,000 00
25 shares Manhattan Insurance Company,	3,750 00	3,000 00
50 " N. Y. Central and Hudson River R. R.,	4,600 00	13,000 00
100 " Camden and Amboy Railroad,	11,750 00	
	<u>\$28,527 25</u>	<u>\$22,800 00</u>

Other Debts, Claims and Demands due the Company:—

Accrued on open policies,	Cash value.
	\$200 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate		
owned by the Company, . . . . .	\$4,600	00
Loans on mortgage of real estate (first liens),*	238,150	00
Loans on collateral security, . . . . .	22,800	00
Cash on hand in the office of the Company, . . . . .	159	58
Cash deposited in the Manhattan Company's Bank, . . . . .	1,486	72
Cash deposited in the N Y. Life Ins. and Trust Co, . . . . .	9,559	94
Office and other premiums unpaid and in process of collection, . . . . .	2,769	71
Other debts, claims and demands due the Company, . . . . .	200	00
Interest (not included above) due and not paid, \$171.34; accrued but not due, \$2,774.14, . . . . .	2,945	48
Gross present Assets, . . . . .	—	\$282,671 43

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	\$66	00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	28,589	19
All other debts and obligations; viz., rents, . . . . .	666	66
Gross present Liabilities, except Capital Stock, . . . . .	—	29,321 85
Surplus as regards Policy-holders, . . . . .	\$253,349	58
Paid-up Capital, . . . . .	200,000	00
Surplus over Capital, . . . . .	\$53,349	58

## NIAGARA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated 1850. Commenced business 1850.]

JONATHAN D. STEELE, *President.**Secretary,* HENRY KIP.*Office, No. 12 Wall Street, New York.**Attorneys to accept service, LORENZO BURGE and CHAS. E. LANE, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Registered Bonds of 1881, . . . . .	\$133,000 00	\$147,297 50
“ “ Registered Bonds of 1865, . . . . .	255,000 00	276,675 00
“ “ Registered Bonds of 1864, . . . . .	40,000 00	43,400 00
“ “ Registered 10-40 Bonds, . . . . .	100,000 00	107,500 00
“ “ Registered 30 year Bonds, . . . . .	110,000 00	121,275 00
	\$638,000 00	\$696,147 50

* Value of lands mortgaged, without buildings, . . . . .	\$279,000	00
Value of buildings thereon, . . . . .	845,000	00

Total value of mortgaged premises, . . . . .	\$624,000	00
Amount of insurance held as collateral, . . . . .	252,000	00

## State, County and City Bonds:—

	Par value.	Market value.
City of Brooklyn 7 per cent. Bonds, . . .	\$50,000 00	\$50,000 00
State of Tennessee 6 per cent. Bonds, . . .	20,000 00	12,000 00
State of Alabama 8 per cent. Bonds, . . .	10,000 00	10,000 00
County of New York 7 per cent. Bonds, . . .	2,300 00	2,300 00
	<hr/>	<hr/>
	\$82,300 00	\$74,300 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
2,500 shares Central Railroad, . . . . .	\$257,500 00	\$180,000 00
\$2,000 United States Bonds, . . . . .	2,200 00	1,500 00
20 shares United States Life Insurance Company, . . . . .	1,700 00	1,200 00
	<hr/>	<hr/>
	\$261,400 00	\$182,700 00

## Other Debts, Claims and Demands due the Company:—

	Cash value.
Rents due and accrued, . . . . .	\$558 32
Judgments, . . . . .	1,800 00
Claim for return taxes on dividends for 1870, . . . . .	5,263 00
	<hr/>
	\$7,621 32

## All other Assets and Property owned by the Company:—

Office furniture, maps, &c., &c., . . . . .	\$12,000 0
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$28,750 00
Loans on mortgage of real estate (first liens),* . . . . .	162,000 00
Cash market value of U. S. stocks and securities, . . . . .	696,147 50
State, county and city bonds, . . . . .	74,300 00
Loans on collateral security, . . . . .	182,700 00
Cash on hand in the office of the Company, . . . . .	2,173 29
Cash deposited in the St. Nicholas and Continental Banks, . . . . .	23,686 86
Net amount due from agents for premiums collected during the year,† . . . . .	55,334 49
Office and other premiums unpaid and in process of collection, . . . . .	5,791 90
Salvages and savings on losses already paid, . . . . .	19,000 00
Other debts, claims and demands due the Company, . . . . .	7,621 32
	<hr/>
Amount carried forward, . . . . .	\$1,257,505 36

* Value of lands mortgaged, without buildings, . . . . .	\$187,500 00
Value of buildings thereon, . . . . .	306,500 00

Total value of mortgaged premises, . . . . .	\$494,000 00
Amount of insurance held as collateral, . . . . .	200,250 00

† \$47,767 of this amount has been collected since January 1, 1871.



<i>Amount brought forward,</i>	\$1,257,505 36
Interest (not included above) accrued but not due,	35,061 73
All other assets and property,	12,000 00
Gross present Assets,	<u>\$1,304,567 09</u>

## LIABILITIES.

Losses and claims adjusted, but not yet due,	} \$45,000 00	
Claimed, reported and supposed losses, not yet adjusted,		
Claims for losses disputed or resisted,		10,100 00
Cash dividends to stockholders, declared and unpaid,		825 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,		228,043 81
Gross present Liabilities, except Capital Stock,	<u></u>	<u>283,968 81</u>
Surplus as regards Policy-holders,		\$1,020,598 28
Paid-up Capital,		<u>1,000,000 00</u>
Surplus over Capital,		<u>\$20,598 28</u>

## NORTH AMERICAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated March 29, 1823. Commenced business 1823.]

RICHARD W. BLEECKER, *President.* Secretary, FRANKLIN H. CARTER.*Office, No. 192 Broadway, New York.**Attorney to accept service, CHARLES A. WOOD, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881,	\$46,000 00	\$52,210 00
“ “ 10-40 Bonds,	33,500 00	35,845 00
“ “ 5-20 Bonds of 1867,	235,000 00	260,850 00
	<u>\$314,500 00</u>	<u>\$348,905 00</u>

## State and County Bonds:—

State of Tennessee 6 per cent. Bonds,	\$26,000 00	\$16,900 00
State of Wisconsin Bonds,	6,000 00	6,000 00
County of New York Bonds,	1,500 00	1,500 00
State of South Carolina Bonds,	20,000 00	17,200 00
State of Alabama 8 per cent. Bonds,	10,000 00	10,200 00
	<u>\$63,500 00</u>	<u>\$51,800 00</u>

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
\$5,000 New York Central Railroad Bonds, . . .	\$4,500 00	\$3,500 00
\$1,000 Long Island Railroad Bonds, . . . . .	800 00	600 00
	<hr/>	<hr/>
	\$5,300 00	\$4,100 00

## All other Assets and Property owned by the Company :—

	Cash value.
Office furniture, personal property, &c., . . . . .	\$5,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$33,000 00	
Loans on mortgage of real estate (first liens),* . . . . .	214,460 00	
Cash market value of U. S. stocks and securities, . . . . .	348,905 00	
State and county bonds, . . . . .	51,800 00	
Loans on collateral security, . . . . .	4,100 00	
Cash on hand in the office of the Company, . . . . .	2,266 00	
Cash deposited in the Phenix National Bank, . . . . .	18,609 65	
Net amount due from agents for premiums collected during the year, . . . . .	36,283 39	
Office and other premiums unpaid and in process of collection, . . . . .	35,253 01	
Interest (not included above) accrued but not due, . . . . .	20,627 90	
All other assets and property, . . . . .	5,000 00	
Gross present Assets, . . . . .	<hr/>	\$770,304 95

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$5,700 00	
Claimed, reported and supposed losses not yet adjusted, . . . . .	31,923 31	
Claims for losses disputed or resisted, . . . . .	7,442 00	
Due for borrowed money, . . . . .	55,000 00	
Cash dividends to stockholders, declared and unpaid, . . . . .	162 50	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	120,004 46	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	220,232 27
Surplus as regards Policy-holders, . . . . .		\$550,072 68
Paid-up Capital, . . . . .		500,000 00
Surplus over Capital, . . . . .		<hr/>
		\$50,072 68

\* Value of lands mortgaged, with buildings thereon, . . . . . \$572,800 00  
Amount of insurance held as collateral, . . . . . 191,550 00

NORTH AMERICAN FIRE INSURANCE COMPANY, HARTFORD,  
CONN.

[Incorporated May, 1857. Commenced business June, 1857.]

WILLIAM C. HASTINGS, *President.**Secretary,* JOSEPH B. PIERCE.*Office, No. 68 Asylum Street, Hartford.**Attorney to accept service,* EDWARD STEARNS, *Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 6 per cent. Bonds of 1867, .	\$86,000 00	\$95,460 00

## State Bonds:—

State of Michigan 6 per cent. Bonds, . . .	\$14,000 00	\$14,000 00
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## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
250 shares Phenix National Bank, New York, .	\$20	\$22	\$5,450 00
50 “ Merchants' National Bank, New York, .	50	58½	2,925 00
100 “ Mercantile National Bank, Hartford, .	100	117	11,700 00
100 “ City National Bank, Hartford, . .	100	106	10,600 00
62 “ Ætna National Bank, Hartford, . .	100	125	7,750 00
300 “ Phoenix National Bank, Hartford, .	100	155	46,500 00
200 “ First National Bank, Hartford, . .	100	140	28,000 00
158 “ Exchange National Bank, Hartford, .	50	63	9,954 00
100 “ Farmers' and Mechanics' Nat'l Bank, Hartford, . . . . .	100	133	13,300 00
121 “ Hartford National Bank, Hartford, .	100	150	18,150 00
150 “ American National Bank, Hartford, .	50	63	9,450 00
			<hr/> \$163,779 00

## Railroad Stocks:—

126 shares Hartford and New Haven Railroad Scrip, . . . . .	\$100	\$106	\$13,356 00
238 “ Hartford and New Haven Railroad, .	100	170	40,460 00
200 “ New York and New Haven R. R., .	100	153	30,600 00
100 “ Pittsburg and Fort Wayne Railroad, .	100	94¾	9,437 50
200 “ New York Central Railroad, . .	100	92	18,450 00
			<hr/> \$112,303 50

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
5 shares City National Bank, Hartford, . .	\$530 00	\$500 00
22 “ Charter Oak National Bank, Hartford, .	2,360 00	2,000 00
15 “ Phoenix National Bank, Hartford, .	2,825 00	
	<hr/> \$5,715 00	<hr/> \$2,500 00



## All other Assets and Property owned by the Company :—

	Cash value.
Office furniture, . . . . .	\$2,000 00
Non-resident tax, . . . . .	1,138 00
	<hr/>
	\$3,138 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$1,500 00	
Cash market value of U. S. stocks and securities,	95,460 00	
State bonds, . . . . .	14,000 00	
National bank stocks, . . . . .	163,779 00	
Railroad stocks, . . . . .	112,303 50	
Loans on collateral security, . . . . .	2,500 00	
Cash on hand in the office of the Company, .	1,658 23	
Cash deposited in the Charter Oak National Bank,	28,245 18	
Net amount due from agents for premiums collected during the year, . . . . .	32,465 87	
Office and other premiums unpaid and in process of collection, . . . . .	1,180 52	
Interest (not included above) accrued but not due,	273 01	
All other assets and property, . . . . .	3,138 00	
Gross present Assets, . . . . .	<hr/>	\$456,503 31

## LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$12,885 98	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	28,261 66	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	139,644 00	
Gross present Liabilities, except Capital Stock, <hr/>		180,791 64
Surplus as regards Policy-holders, . . . . .		\$275,711 67
Paid-up Capital, . . . . .	\$300,000 00	
Net present Assets, . . . . .	275,711 67	
Impairment of Capital, . . . . .	<hr/>	\$24,288 33

* Value of lands mortgaged, without buildings, . . . . .	\$3,000 00
Value of buildings thereon, . . . . .	8,000 00
Total value of mortgaged premises, . . . . .	<hr/>
Amount of insurance held as collateral, . . . . .	\$11,000 00
	5,000 00

## NORWICH FIRE INSURANCE COMPANY, NORWICH, CONN.

[Incorporated 1803. Commenced business 1803.]

AUGUSTUS BREWSTER, *President.**Secretary,* WHITEMAN T. STEERE.*Office, No. 15 Shetucket Street, Norwich, Ct.**Attorney to accept service, HENRY A. BROWN, Boston.*

## DETAILED STATEMENT OF ASSETS.

## National Bank Stocks:—

		Par val. per share.	Market val. per share.	Total Market val.
50 shares	Atlantic National Bank, New York, .	\$75	\$90	\$4,500 00
100 “	Importers' and Traders' National Bank, New York, . . . . .	100	160	16,000 00
100 “	Metropolitan National B'k, New York, .	100	136½	13,650 00
100 “	Mechanics' National Bank, New York, .	25	34⅔	3,438 00
160 “	Tradesmen's National B'k, New York, .	40	61⅓	9,792 00
70 “	Shoe and Leather Nat'l B'k, New York, .	100	170	11,900 00
200 “	Union National Bank, New York, .	50	72½	14,500 00
40 “	National Bank of Redemption, Boston, .	100	140	5,600 00
53 “	Merchants' National Bank, Norwich, .	40	56	2,438 00
400 “	Thames National Bank, Norwich, .	100	125	50,000 00
50 “	First National Bank, Norwich, .	100	110	5,500 00
50 “	Norwich National Bank, Norwich, .	100	115	5,750 00
				<hr/> \$143,068 00

## Railroad Bonds:—

55	bonds	Cincinnati, Hamilton and Dayton R. R ,	\$1,000	\$1,000	\$55,000	00
54	"	St Louis, Jacksonville and Chicago R. R.,	1,000	1,000	54,000	00
50	"	Southern Minnesota Railroad, . . .	1,000	1,000	50,000	00
10	"	Cedar Falls Railroad, . . . . .	1,000	1,000	10,000	00
15	"	Macon and Brunswick Railroad, . . .	833½	833½	12,500	00
25	"	Chicago and Alton Railroad (income), .	1,000	1,000	25,000	00
					\$206,500	00

## All other Assets and Property owned by the Company:—

All Other Assets and Property owned by the Company.										Cash value.
Office furniture, . . . . .	.	.	.	.	.	.	.	.	.	₹4,500 00
Stamps, . . . . .	.	.	.	.	.	.	.	.	.	100 00
Non-resident tax, . . . . .	.	.	.	.	.	.	.	.	.	326 40
										<hr/>
										₹4,926 40

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of National bank stocks,	. \$143,068 00
Railroad bonds,	. . . . . 206,500 00
Cash on hand in the office of the Company,	. 407 25
Cash deposited in the Thames National Bank,	. 6,821 55
	<hr/>
<i>Amount carried forward,</i>	. . . . . \$356,796 80

<i>Amount brought forward,</i>		\$356,796 80
Net amount due from agents for premiums collected during the year,		8,057 97
Salvages and savings on losses already paid, \$500; on outstanding losses not yet paid, \$3,000,		3,500 00
Interest (not included above) due and not paid, \$1,750; accrued but not due, \$3,687.17,		5,437 17
All other assets and property,		4,926 40
Gross present Assets,	—————	\$378,718 34

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$28,179 25
Claimed, reported and supposed losses, not yet adjusted,	3,950 00
Claims for losses disputed or resisted,	1,600 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	85,461 51
Gross present Liabilities, except Capital Stock,	————— 119,190 76

Surplus as regards Policy-holders, . . . . \$259,527 58

Paid-up Capital, . . . . \$300,000 00

Net present Assets, . . . . 259,527 58

Impairment of Capital,. . . . \$40,472 42

## NATIONAL INSURANCE COMPANY, BANGOR, ME.

[Incorporated February 18, 1869. Commenced business July 25, 1870.]

MICHAEL SCHWARTZ, *President.*

*Secretary,* HERBERT FULLER.

*Office, No. 49 West Market Square, Bangor.*

*Attorney to accept service,* CHARLES W. SPROAT, *Boston.*

## DETAILED STATEMENT OF ASSETS.

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
130 shares Merchants' Marine Insurance Co.,	\$14,300 00	\$13,000 00
10 " Bangor Gas Light Company,	1,500 00	1,000 00
110 " Mercantile Bank,	5,775 00	5,500 00
40 " Union Insurance Company,	5,000 00	4,000 00
30 " Eastern Insurance Company,	3,000 00	2,000 00
United States Coupon Bonds,	2,100 00	2,000 00
City of Bangor Coupon Bonds,	1,000 00	1,000 00
	—————	—————
	\$32,675 00	\$28,500 00



All other Assets and Property owned by the Company:—

Office furniture and fixtures, . . . . .	Cash value. \$500 00
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#### SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$173,500 00	
Loans on collateral security, . . . . .	28,500 00	
Cash on hand in the office of the Company, . . . . .	755 56	
Cash deposited in the Mercantile Bank, . . . . .	1,688 56	
Cash deposited in the Merchants' National Bank, . . . . .	5,812 68	
Net amount due from agents for premiums collected during the year, . . . . .	11,598 24	
Premium notes taken for marine and inland risks, not yet due, . . . . .	13,224 79	
Interest (not included above) accrued but not due, . . . . .	4,530 00	
All other assets and property, . . . . .	500 00	
Gross present Assets, . . . . .	—————	\$240,109 83

#### LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$750 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	28,851 95	
Due or to become due to other companies for re-insurance premiums, . . . . .	1,147 50	
State and local taxes, due or accrued, . . . . .	200 00	
Gross present Liabilities, except Capital Stock, . . . . .	—————	30,949 45
Surplus as regards Policy-holders, . . . . .		\$209,160 38
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		\$9,160 38

\* Value of lands mortgaged, with buildings thereon, . . . . . \$384,700 00  
 Amount of insurance held as collateral, . . . . . 106,250 00

## OCCIDENTAL INSURANCE COMPANY, SAN FRANCISCO, CAL.\*

[Incorporated January 26, 1865. Commenced business March 3, 1865.]

A. G. STILES, *President.**Secretary, B. ROTHSCHILD.**Office, San Francisco, California.**Attorney to accept service, HENRY A. BROWN, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, . . .	\$75,000 00	\$72,750 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
80 shares Pacific Insurance Company, . . .	\$8,960 00	\$10,000 00
50 “ Union Insurance Company, . . .	5,000 00	
Calaveras County Bonds, . . . . .	8,125 00	5,000 00
1 share California Steam Navigation Company, .	400 00	390 00
	<hr/>	<hr/>
	\$22,485 00	\$15,390 00

All other Assets and Property owned by the Company:—

	Cash value.
United States revenue and California State stamps, . . .	\$1,700 25
Office furniture, horses and buggies, . . . . .	1,000 00
	<hr/>
	\$2,700 25

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),† .	\$302,761 00
Cash market value of U. S. stocks and securities, .	72,750 00
Loans on collateral security, . . . . .	15,390 00
Cash on hand in the office of the Company, . .	1,577 98
Cash deposited in John Sims & Co.'s Bank, . .	15,804 92
Cash deposited in the Banking House of Eugene Kelly & Co., New York, . . . . .	3,050 90
Premium notes taken for marine and inland risks, not yet due, . . . . .	30,049 42
Premium notes taken for marine and inland risks, overdue and not paid, . . . . .	133 64
	<hr/>
<i>Amount carried forward, . . . . .</i>	<i>\$441,517 86</i>

\* The business of this Company is transacted on a gold basis.

† Value of lands mortgaged, without buildings, . . . . .	\$494,750 00
Value of buildings thereon, . . . . .	213,300 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$708,050 00
Amount of insurance held as collateral, . . . . .	162,500 00

<i>Amount brought forward,</i>	\$441,517 86
Office and other premiums unpaid and in process of collection,	25,459 98
Salvages and savings on losses already paid,	1,117 69
Interest (not included above) due and not paid, \$2,913.35; accrued but not due, \$385 40,	3,298 75
All other assets and property,	2,700 25
Gross present Assets,	<hr/> \$474,094 53

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$17,536 23
Claimed, reported and supposed losses, not yet adjusted,	7,589 15
Claims for losses disputed or resisted,	1,745 00
Due for borrowed money,	2,954 79
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	120,528 15
Due or to become due to other companies for re-insurance premiums,	1,581 46
Unused balances of bills and notes returnable on settlement,	1,854 92
All other debts and obligations; viz, commission due agents, \$335.75; money held in trust, \$1,977.26,	2,313 01
Gross present Liabilities, except Capital Stock,	<hr/> 156,102 71
Surplus as regards Policy-holders,	\$317,991 82
Paid-up Capital,	300,000 00
Surplus over Capital,	<hr/> \$17,991 82



## ORIENT MUTUAL INSURANCE COMPANY, NEW YORK.

[Commenced business March 1, 1854.]

EUGENE DUTCH, *President.**Secretary,* CHARLES IRVING.*Office, No. 43 Wall Street, New York.**Attorneys to accept service, GEO. E. FOSTER and CHAS. H. COLE, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5 per cent. Bonds of 1874, . . .	\$15,000 00	\$18,500 00
“ “ 5-20 Bonds of 1865, . . .	80,000 00	86,600 00
“ “ 5-20 Bonds of 1867, . . .	65,000 00	71,500 00
“ “ 5-20 Bonds of 1868, . . .	10,000 00	10,800 00
“ “ 6 per cent. Currency Bonds, . . .	45,000 00	49,725 00
“ “ 10-40 Bonds, . . .	300,000 00	322,500 00
	<hr/> \$515,000 00	<hr/> \$557,625 00

State Bonds:—

State of Illinois Bonds, . . .	\$10,000 00	\$10,000 00
State of Missouri Bonds, . . .	4,000 00	3,600 00
State of South Carolina Bonds, . . .	20,000 00	17,400 00
State of Alabama Bonds, . . .	10,000 00	6,812 50
	<hr/> \$44,000 00	<hr/> \$37,812 50

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
Phenix National Bank, New York, . . .	\$100	\$106	\$10,600 00

Other Corporate Stocks and Securities:—

	Par value.	Market value.
Pacific Mail Steamship Company, . . .	\$2,600 00	\$1,092 00
Coast Wrecking Company, . . .	6,000 00	6,000 00
International Ocean Telegraph Company, . . .	6,000 00	7,980 00
West India and Panama Company, . . .	5,000 00	4,628 58
Scrip of New York Mutual Marine Insurance Co.,	3,660 00	2,562 00
Scrip of Commercial Insurance Company, . . .	5,000 00	4,532 00
Scrip of Union Insurance Company, . . .	6,400 00	4,132 00
Scrip of Atlantic Insurance Company, . . .	5,710 00	5,424 50
Scrip of Orient Insurance Company, . . .	82,850 00	82,850 00
	<hr/> \$123,220 00	<hr/> \$119,271 08

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, . . .	\$3,240 00	\$7,000 00
“ “ Bonds of 1881, . . .	5,500 00	
“ “ 5-20 Bonds, . . .	17,120 00	16,000 00
Pilot Boat Loan, . . .	500 00	250 00
	<hr/> \$26,360 00	<hr/> \$23,250 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S stocks and securities,	\$557,625 00
State bonds, . . . . .	37,812 50
National bank stocks, . . . . .	10,600 00
Other corporate stocks, bonds and securities, . . . . .	119,271 08
Loans on collateral security, . . . . .	23,250 00
Cash deposited in the Phenix National Bank, . . . . .	99,276 46
Cash deposited in the Merchants' National Bank, . . . . .	37,418 04
Cash deposited in the Montreal and London Bank, . . . . .	119,384 58
Net amount due from agents for premiums collected during the year, . . . . .	22,942 46
Premium notes taken for marine and inland risks, not yet due, . . . . .	136,667 65
Subscription notes in advance of premiums, . . . . .	525,576 68
Premium notes taken for marine and inland risks, overdue and not paid, estimated value, . . . . .	16,228 53
Office and other premiums unpaid and in process of collection, . . . . .	65,532 86
Salvages and savings on losses already paid, . . . . .	42,807 36
Interest (not included above) due and not paid, and accrued but not due, . . . . .	13,025 00
Gross present Assets, . . . . .	<u>\$1,827,418 20</u>

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$19,580 21
Claimed, reported and supposed losses, not yet adjusted, . . . . .	134,400 00
Claims for losses disputed or resisted, . . . . .	18,000 00
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, . . . . .	314,294 50
Return premiums on settled, cancelled or surrendered policies, . . . . .	4,006 94
Interest due or unpaid on scrip, . . . . .	4,142 93
Unused balances of subscription notes taken in advance for premiums, . . . . .	182,494 35
Gross present Liabilities, except Scrip,* . . . . .	<u>676,918 93</u>
Surplus as regards Policy-holders, . . . . .	\$1,150,499 27
Scrip issued and authorized to be issued, which has not been cancelled or ordered to be redeemed, . . . . .	<u>.1,028,880 00</u>
Surplus over Scrip, . . . . .	<u>\$121,619 27</u>

\* Scrip dividends declared during the year, . . . . . \$130,700 00  
Rate per cent. of dividend on participating premiums, . . . . . 25 per cent.  
Limit of accumulation before any scrip becomes redeemable, . . . . . \$500,000 00

## PACIFIC INSURANCE COMPANY, SAN FRANCISCO, CAL.\*

[Incorporated July 4, 1863. Commenced business July 21, 1863.]

JONATHAN HUNT, *President.**Secretary, A. J. RALSTON.**Office, No. 422 California Street, San Francisco.**Attorney to accept service, L. STEWART JORDAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$150,000 00	\$150,000 00

## State Bonds:—

State of Nevada Bonds, . . . . .	\$50,000 00	\$53,000 00
State of South Carolina Bonds, . . . . .	20,000 00	16,200 00
	<hr/>	<hr/>
	\$70,000 00	\$69,200 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
100 shares Capital Savings Bank, . . . . .	\$100	\$100	\$10,000 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
1,000 shares Pacific Rolling Mill, . . . . .	\$55,000 00	\$17,000 00
50 " Bank of California, . . . . .		
1,000 " Pacific Rolling Mill, . . . . .	50,000 00	25,000 00
1,000 " Pacific Rolling Mill, . . . . .	50,000 00	25,000 00
1,150 " Bank of California, . . . . .	143,750 00	110,000 00
25 First Mortgage Bonds San Francisco, Oakland and Alameda Railroad, \$1,000 each, . . . . .	22,500 00	20,000 00
1,250 shares Black Diamond Coal Company, . . . . .	62,500 00	20,000 00
100 " Pacific Rolling Mill, . . . . .	5,000 00	2,500 00
100 " Bank of California, . . . . .	12,500 00	10,000 00
75 " Bank of California, . . . . .	9,375 00	8,000 00
200 " Omnibus Railroad, . . . . .	12,000 00	9,500 00
2 San Francisco City Bonds, . . . . .	2,000 00	1,000 00
25 shares Bay Sugar Refinery, . . . . .	10,000 00	2,500 00
100 " Preferred Stock Front Street and Mission Railroad, . . . . .	1,500 00	900 00
250 " Bank of California, . . . . .	207,275 00	90,000 00
417 " California Dry Dock Company, . . . . .		
415 " Bellingham Bay Coal Company, . . . . .		
2,080 " Black Diamond Coal Company, . . . . .		
400 " Pacific Rolling Mill, . . . . .		

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*Amounts carried forward, . . . . .* \$643,400 00 \$341,400 00

\* The business of this Company is made on a gold basis.



	Market value.	Loaned thereon.
<i>Amounts brought forward,</i> . . . . .	\$643,400 00	\$341,400 00
Notes of Corporation Mission and Pacific Woolen Mills Consolidated, . . . . .	75,000 00	75,000 00
270 shares Union Pacific Salt Company, . . . . .	13,500 00	7,000 00
44 " Omnibus Railroad Company, . . . . .	2,640 00	2,350 00
\$47,472 Nevada State Warrants, . . . . .	47,472 00	42,436 46
100 shares O. Railroad, . . . . .	15,108 00	7,700 00
138 " N. B. & M. Railroad, . . . . .		
10 " California Insurance Company, . . . . .	1,200 00	800 00
375 " Fireman's Fund Insurance Company, . . . . .	3,750 00	3,000 00
83 bonds San Francisco, Oakland and Alameda Railroad, \$1,000 each, . . . . .	74,700 00	62,000 00
50 shares Omnibus Railroad, . . . . .	3,000 00	1,625 00
	<hr/>	<hr/>
	\$879,770 00	\$543,311 46

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$147,000 00	
Loans on mortgage of real estate (first liens),* . . . . .	553,914 70	
Cash market value of U. S. stocks and securities, . . . . .	150,000 00	
State bonds, . . . . .	69,200 00	
National bank stocks, . . . . .	10,000 00	
Loans on collateral security, . . . . .	543,311 46	
Cash on hand in the office of the Company, . . . . .	13,678 19	
Cash deposited in the Banking House of Wells, Fargo & Co., . . . . .	4,568 50	
Cash deposited in the Bank of California, . . . . .	26,058 63	
Cash deposited in the hands of New York, Liverpool and China agencies, . . . . .	134,745 35	
Net amount due from agents for premiums collected during the year, . . . . .	74,166 68	
Interest (not included above) due and not paid, and accrued but not due, . . . . .	24,999 50	
All other assets and property, . . . . .	\$25,623 62†	
Gross present Assets, . . . . .	<hr/>	\$1,751,643 01
<i>Amount carried forward,</i> . . . . .		\$1,751,643 01

\* Value of lands mortgaged, without buildings, . . . . . \$1,129,800 00  
Value of buildings thereon, . . . . . 555,600 00

Total value of mortgaged premises, . . . . . \$1,685,400 00  
Amount of insurance held as collateral, . . . . . 308,650 00

† Items not rendered.

*Amount brought forward,* . . . . . \$1,751,643 01

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	}	\$50,121 00
Losses and claims adjusted, but not yet due, . . . . .		
Claimed, reported and supposed losses, not yet adjusted, . . . . .		
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .		423,315 00
Gross present Liabilities, except Capital Stock, . . . . .		473,436 00
Surplus as regards Policy-holders, . . . . .		\$1,278,207 01
Paid-up Capital, . . . . .		1,000,000 00
Surplus over Capital, . . . . .		\$278,207 01

## PEOPLE'S INSURANCE COMPANY, SAN FRANCISCO, CAL.\*

[Incorporated October, 1867. Commenced business November, 1867.]

CHARLES F. MACDERMOT, *President.* Secretary, HORATIO G. HOMER.

*Office, No. 16 Merchants' Exchange, California Street, San Francisco.*

*Attorney to accept service, CHAS. W. SPROAT, Boston.*

## DETAILED STATEMENT OF ASSETS.

## Corporate Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
5 shares Occidental Insurance Company, . . . . .	\$100	\$100	\$500 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Real Estate Associates, . . . . .	\$4,800 00	\$2,466 64
Merchants' Mutual Marine Insurance Company, . . . . .	8,000 00	5,000 00
Central Railroad Company, . . . . .	10,500 00	7,500 00
Lake Villa Homestead Association, . . . . .	4,000 00	1,400 00
Union Insurance Company, . . . . .	3,500 00	3,000 00
North Beach and Mission Railway Company, . . . . .	2,000 00	1,000 00
Pacific Insurance Company, . . . . .	4,100 00	1,800 00
Union Salt Company, . . . . .	7,500 00	3,105 35
Merchants' Exchange Bank, . . . . .	12,000 00	8,500 00
<i>Amounts carried forward,</i> . . . . .	\$59,400 00	\$33,771 99

\* The business of this Company is transacted on a gold basis.

	Market value.	Loaned thereon.
<i>Amounts brought forward,</i> . . . . .	\$59,490 00	\$33,771 99
First National Gold Bank of San Francisco and		
Warehouse receipt for grain, . . . . .	4,000 00	3,500 00
Warehouse receipt for whiskey, &c., . . . . .	6,000 00	3,693 62
Warehouse receipt for hardware and agricultural		
implements, . . . . .	22,000 00	10,000 00
Warehouse receipt for barley, . . . . .	3,500 00	1,500 00
Warehouse receipt for tobacco, . . . . .	9,000 00	6,500 00
California State Controller's Warrant, . . . . .	250 00	250 00
Bills lading, paints, oils and glass, . . . . .	20,000 00	10,000 00
	<hr/>	<hr/>
	\$121,150 00	\$69,215 61

[Merchandise secured by assignment Warehouse Receipts and Bills Lading, all fully insured and policies assigned.]

Other Cash Loans :—

	Cash value.
On commercial security and endorsed notes, \$33,267.57.	
Amount loaned thereon, . . . . .	\$19,467 57

All other Assets and Property owned by the Company :—

State and Federal stamps on hand, . . . . .	\$1,969 34
Office furniture, safes, horses, buggies and miscellaneous, . . . . .	7,522 90
	<hr/>
	\$9,492 24

SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),* . . . . .	\$153,613 13	
Cash market value of other corporate stocks, . . . . .	500 00	
Loans on collateral security, . . . . .	69,215 61	
Other cash loans, . . . . .	19,467 57	
Cash on hand in the office of the Company, . . . . .	1,123 73	
Cash deposited in the London and San Francisco		
Banks, . . . . .	15,889 19	
Net amount due from agents for premiums col-		
lected during the year, . . . . .	28,557 38†	
Premium notes taken for marine and inland risks,		
not yet due, . . . . .	23,575 18	
Premium notes taken for marine and inland risks,		
overdue and not paid, . . . . .	983 50	
Interest (not included above) due and not paid,		
\$461.36; accrued but not due, \$234.48, . . . . .	695 84	
All other assets and property, . . . . .	9,492 04	
Gross present Assets, . . . . .	<hr/>	\$323,113 17
<i>Amount carried forward,</i> . . . . .		\$323,113 17

\* Value of lands mortgaged, with buildings thereon, . . . . . \$510,850 00  
Amount of insurance held as collateral, . . . . . 93,500 00

† Including \$9,937.84 in the hands of agents and course of transmission from Atlantic and Western States; \$993.78 cash currency; 10 per cent. for gold has been deducted.



*Amount brought forward,* . . . . . \$323,113 17

#### LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$9,050 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	64,329 15	
Gross present Liabilities, except Capital Stock, —————		73,379 15
Surplus as regards Policy-holders, . . . . .	\$249,734 02	
Paid-up Capital, . . . . .	200,000 00	
Surplus over Capital, . . . . .	\$49,734 02	

### PHENIX INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated September, 1853. Commenced business September 10, 1853.]

STEPHEN CROWELL, *President.*

*Secretary,* PHILANDER SHAW.

*Office, Nos. 12 and 14 Court Street, Brooklyn.*

*Attorneys to accept service, LORENZO BURGE and CHAS. E. LANE, Boston.*

#### DETAILED STATEMENT OF ASSETS.

##### United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Coupon Bonds of 1862, . .	\$15,250 00	\$16,527 18
“ “ 5-20 Coupon Bonds of 1864, . .	10,000 00	10,800 00
“ “ 5-20 Registered Bonds of 1867, . .	235,200 00	252,840 00
“ “ 5-20 Coupon Bonds of 1868, . .	6,350 00	6,849 00
“ “ Coupon Bonds of 1881, . .	55,000 00	60,706 25
“ “ 10-40 Bonds, . . . . .	77,000 00	81,716 25
	<u>\$398,800 00</u>	<u>\$429,438 68</u>

##### State and County Bonds:—

Tennessee State Bonds, . . . . .	\$35,000 00	\$22,050 00
Virginia State Bonds, . . . . .	37,100 00	24,949 75
North Carolina State Bonds, . . . . .	10,000 00	2,250 00
South Carolina State Bonds, . . . . .	20,000 00	16,625 00
Alabama State Bonds, . . . . .	10,000 00	10,125 00
Kings County Bonds, . . . . .	32,000 00	32,000 00
Kings County 7 per cent. Bonds, . . . . .	10,000 00	10,000 00
Sewerage Fund Bonds of City of Brooklyn, . .	35,000 00	35,000 00
Assessment Bonds of City of Brooklyn, . .	10,000 00	10,000 00
	<u>\$199,100 00</u>	<u>\$162,999 75</u>

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
50 shares Fulton Bank, Brooklyn, . . .	\$100	\$115	\$5,750 00

## Railroad Bonds:—

Houston and Texas Railroad Bonds, . . .	\$3,000	—	\$3,000 00
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## Other Corporate Stocks, Bonds and Securities:—

People's Gas Light Company's Bonds, . . .	\$34,000	—	\$34,000 00
Nassau Gas Light Company's Certificates, . . .	15,000	—	17,250 00
800 shares Nassau Gas Light Co.'s Stock, . . .	25	\$32½	26,000 00
65 " Union Ferry Company, . . .	100	150	9,750 00
			<hr/> \$87,000 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
20 shares Montauk Fire Ins. Co., Brooklyn, . . .	\$1,300 00	\$5,000 00
10 " Mechanics' Fire Ins. Co., Brooklyn, . . .	500 00	
40 " Mechanics' Bank, Brooklyn, . . .	2,000 00	
8 " Nat'l Shoe and Leather B'k, N. York, . . .	1,280 00	6,500 00
25 " Lamar Fire Insurance Co., New York, . . .	3,000 00	
20 " Home Fire Insurance Co., New York, . . .	2,500 00	
20 " Nassau Bank, Brooklyn, . . .	3,000 00	1,449 67
40 " Lorillard Fire Ins. Co., New York, . . .	1,100 00	
15 " City Fire Ins. Co., New York, . . .	1,680 00	
55 " Peter Cooper Fire Ins. Co., N. York, . . .	1,155 00	2,000 00
20 " Nassau Fire Ins. Co., Brooklyn, . . .	1,860 00	
10 " Commonwealth Fire Ins. Co., N. York, . . .	800 00	
20 " Mechanics' Fire Ins. Co., Brooklyn, . . .	1,000 00	1,000 00
20 " Mechanics' Bank, Brooklyn, . . .	1,500 00	
\$400 United States 5-20 Bonds, 1862, . . .	432 00	
10 shares Economical Printing Co., New York, . . .	1,100 00	1,500 00
30 " Atlantic Fire Ins. Co., Brooklyn, . . .	1,950 00	
12 " Lamar Fire Ins. Co., New York, . . .	1,440 00	
18 " Bank of the State of New York, . . .	1,980 00	1,000 00
16 " Rutgers Fire Ins. Co., New York, . . .	400 00	
20 " American Fire Ins. Co., New York, . . .	1,650 00	
10 " World Mutual Life Ins. Co., N. York, . . .	1,000 00	2,150 00
\$2,450 United States 5-20 Bonds, 1865, . . .	2,646 00	
60 shares Bank of the Republic, New York, . . .	7,200 00	
18 " Marine Bank, New York, . . .	2,700 00	5,000 00
10 " Union Ferry Company, Brooklyn, . . .	1,500 00	
307 " Brooklyn City Railroad Company, . . .	6,140 00	
5 " Commonwealth Fire Ins. Co., N. York, . . .	400 00	4,000 00
20 " Grocers' Fire Ins. Co., New York, . . .	1,000 00	
14 " Clinton Fire Ins. Co., New York, . . .	1,792 00	
40 " Relief Fire Ins. Co., New York, . . .	2,100 00	

Amounts carried forward, . . . . \$57,705 00 \$37,599 67

	Market value.	Loaned thereon.
<i>Amounts brought forward,</i> . . . . .	\$57,705 00	\$37,599 67
50 shares Manhattan Fire Ins. Co., New York, .	7,500 00	5,000 00
15 " Lamar Fire Ins. Co., New York, .	1,800 00	1,500 00
40 " Montauk Fire Ins. Co., Brooklyn, .	2,600 00	4,000 00
40 " Mechanics' Bank, Brooklyn, .	3,000 00	
130 " Union Trust Company, New York, .	20,800 00	17,000 00
\$1,000 United States Currency Bonds, 6's, .	1,100 00	1,450 00
\$1,000 United States Currency Bonds, 6's, .	1,100 00	
140 shares Home Fire Insurance Co., New York, .	17,500 00	5,400 00
20 " Commercial Fire Ins. Co., New York, .	1,100 00	2,000 00
20 " Importers' and Traders' Fire Ins. Co., New York, . . . . .	1,160 00	
10 " Commonwealth Fire Ins. Co., N. York, .	800 00	
100 " Chicago, Burlington and Quincy Rail- road, . . . . .	15,000 00	10,000 00
30 " Standard Fire Ins. Co., New York, .	1,875 00	1,500 00
King's County Treasury Certificates, . . . .	100,000 00	100,000 00
150 shares Germania Fire Ins. Co., New York, .	8,550 00	7,000 00
10 " Yonkers (N. Y.) Fire Ins. Co., N. York, .	1,100 00	
20 " Merchants' Bank, New York, . . . .	1,300 00	800 00
100 " Western Union Telegraph Company, New York, . . . . .	4,000 00	1,000 00
20 " Excelsior Fire Ins. Co., New York, .	1,050 00	900 00
20 " Home Fire Insurance Co., New York, .	1,250 00	4,750 00
50 " Hamilton Fire Ins. Co., New York, .	975 00	
60 " Fulton Fire Ins. Co., New York, .	1,725 00	
60 " Stuyvesant Fire Ins. Co., New York, .	1,650 00	
\$1,000 Central Pacific Railroad Co.'s Bonds, .	900 00	500 00
\$1,000 Central Pacific Railroad Co.'s Bonds, .	900 00	
\$7,000 United States 5-20 Bonds, 1862, . .	7,560 00	6,000 00
30 shares Brooklyn Trust Company, Brooklyn, .	3,600 00	30,000 00
3,000 " People's Gas Light Co., Brooklyn, .	30,000 00	
\$5,000 Broadway R. R. Co.'s Bonds, Brooklyn, .	5,000 00	
19 shares Union Ferry Company, Brooklyn, .	2,850 00	2,400 00
500 " Town of White Plains, . . . . .	500 00	
\$2,500 United States 5-20 Bonds, 1865, . .	2,700 00	1,300 00
40 shares Manhattan Fire Insurance Company, .	6,000 00	3,500 00
50 " Fireman's Trust Ins. Co., Brooklyn, .	500 00	2,000 00
15 " Market Bank, New York, . . . . .	1,850 00	
350 " Brooklyn City Railroad Company, .	7,000 00	3,300 00
	<hr/>	<hr/>
	\$325,400 00	\$248,899 67

Other Debts, Claims and Demands due the Company :—

	Cash value.
Rents accrued, . . . . .	\$3,965 65
Claim on City of Brooklyn for taxes illegally collected, . .	3,288 45
	<hr/>
	\$7,254 10



## All other Assets and Property owned by the Company :—

	Cash value.
Wrecking apparatus, . . . . .	\$17,000 00
Revenue stamps, . . . . .	300 00
Safes, office furniture, stationery, &c., . . . . .	7,500 00
	<hr/>
	\$24,800 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$170,000 00
Loans on mortgage of real estate (first liens),* . . . . .	328,495 00
Cash market value of U. S. stocks and securities, . . . . .	429,438 68
State and county bonds, . . . . .	162,999 75
National bank stocks, . . . . .	5,750 00
Railroad bonds, . . . . .	3,000 00
Other corporate stocks, bonds and securities, . . . . .	87,000 00
Loans on collateral security, . . . . .	248,899 67
Cash on hand in the office of the Company, . . . . .	11,804 93
Cash deposited in the Shoe and Leather Bank, . . . . .	73,801 49
Cash deposited in the Nassau and Fulton Banks, Brooklyn, . . . . .	11,095 68
Net amount due from agents for premiums collected during the year, . . . . .	43,305 16
Premium notes taken for marine and inland risks, not yet due, . . . . .	88,634 88
Premium notes taken for marine and inland risks, overdue and not paid, \$22,199.95. Actual value thereof, . . . . .	16,653 12
Office and other premiums unpaid and in process of collection, . . . . .	73,623 42
Due or to become due from other companies for re-insurance on losses already paid, \$15,525.92; on outstanding losses not yet paid, \$5,000, . . . . .	20,525 92
Salvages and savings on losses already paid, . . . . .	68,543 08
Other debts, claims and demands due the Company, . . . . .	7,254 10
Interest (not included above) due and not paid, \$651; accrued but not due, \$18,734.39, . . . . .	19,385 39
All other assets and property, . . . . .	24,800 00
Gross present Assets, . . . . .	<hr/> \$1,895,010 27
<i>Amount carried forward,</i> . . . . .	<hr/> \$1,895,010 27

* Value of lands mortgaged, without buildings, . . . . .	\$344,650 00
Value of buildings thereon, . . . . .	543,750 00
Total value of mortgaged premises, . . . . .	<hr/> \$888,400 00
Amount of insurance held as collateral, . . . . .	348,000 00

*Amount brought forward,* . . . . . \$1,895,010 27

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$1,463 93	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	105,843 00	
Claims for losses disputed or resisted, . . . . .	34,971 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	376,005 88	
State and local taxes, due or accrued, . . . . .	3,779 80	
Gross present Liabilities, except Capital Stock, ————		522,063 61
Surplus as regards Policy-holders, . . . . .	\$1,372,946 66	
Paid-up Capital, . . . . .	1,000,000 00	
Surplus over Capital, . . . . .	\$372,946 66	

## PHENIX INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1854. Commenced business June, 1854.]

HENRY KELLOGG, *President.*

*Secretary,* DEWITT C. SKILTON.

*Office, No. 333 Main Street, Hartford, Conn.*

*Attorney to accept service,* HARVEY JEWELL, *Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . . . .	\$89,500 00	\$101,582 50
“ “ 6 per cent. 5-20 Bonds, . . . . .	52,000 00	55,900 00
	\$141,500 00	\$157,482 50

State, County and City Bonds:—

Missouri State 6 per cent. Bonds, . . . . .	\$30,000 00	\$27,900 00
Tennessee State Bonds, . . . . .	30,000 00	18,900 00
Alabama State 8 per cent. Bonds, . . . . .	50,000 00	51,000 00
Hartford City 6 per cent. Bonds, . . . . .	10,000 00	10,000 00
New Britain Water 7 per cent. Bonds, . . . . .	40,000 00	41,400 00
Minneapolis Water 10 per cent. Bonds, . . . . .	5,000 00	5,000 00
Detroit City 7 per cent. Bonds, . . . . .	50,000 00	51,000 00
Toledo City 6 per cent. Bonds, . . . . .	3,000 00	3,000 00
Cincinnati City 7 $\frac{3}{16}$ per cent. Bonds, . . . . .	50,000 00	51,000 00
San Francisco 7 per cent. Bonds, . . . . .	55,000 00	55,000 00
Hamilton County, Indiana, 10 per cent. Bonds, . . . . .	40,000 00	40,400 00
	\$363,000 00	\$354,600 00

## National Bank Stocks :—

		Par val. per share.	Market val. per share.	Total Market val.
1,000 shares	Hartford National Bank, Hartford, .	\$100	\$150	\$150,000 00
500	“ Farmers' and Mechanics' National Bank, Hartford, . . . . .	100	132	66,000 00
500	“ Mercantile National Bank, Hartford,	100	116	58,000 00
200	“ City National Bank, Hartford, .	100	107	21,400 00
200	“ Ætna National Bank, Hartford, .	100	125	25,000 00
300	“ Phoenix National Bank, Hartford, .	100	154	46,200 00
140	“ State Bank, Hartford, . . . . .	100	115	16,100 00
100	“ Connecticut River Bank, Hartford, .	50	75	7,500 00
500	“ American National Bank, Hartford, .	50	63	31,500 00
200	“ Hartford Trust Company, Hartford, .	100	125	25,000 00
75	“ United States Trust Co., New York,	100	185	13,875 00
200	“ Fourth National Bank, New York, .	100	109	21,800 00
100	“ Metropolitan Nat'l Bank, New York,	100	136½	13,650 00
100	“ Manufacturers' and Merchants' Na- tional Bank, New York, . . . . .	100	103	10,300 00
400	“ Mechanics' National B'k, New York,	25	34¼	13,700 00
200	“ Merchants' National Exchange Bank, New York, . . . . .	50	51½	10,300 00
100	“ Merchants' National B'k, New York,	50	58¾	5,875 00
150	“ New Britain Nat'l B'k, New Britain,	150	125	18,750 00
214	“ Waterbury Nat'l Bank, Waterbury,	50	70	14,980 00
50	“ Niagara District Bank, Canada, .	100	100	5,000 00
75	“ Nat'l Hide and Leather B'k, Boston,	100	118	8,850 00
100	“ Fourth National Bank, Chicago, .	100	140	14,000 00
				<hr/>
				\$597,780 00

## Railroad Stocks and Bonds :—

500 shares	Michigan Central Railroad, . . . . .	\$100	\$121	\$60,500 00
400	“ New York and New Haven Railroad, .	100	153	61,200 00
Chicago and Northwestern First Mortgage Rail- road 7 per cent. Bonds, . . . . .				
		10,000	—	9,500 00
Milwaukee and St. Paul First Mortgage Railroad 8 per cent. Bonds, . . . . .				
		50,000	—	53,000 00
Indianapolis and Cincinnati R. R. 7 per ct. Bonds, .				
		50,000	—	45,000 00
North Missouri Railroad 7 per cent. Bonds, . . . . .				
		25,000	—	21,750 00
Hartford, Providence and Fishkill Railroad 7 per cent. Bonds, . . . . .				
		70,000	—	64,750 00
				<hr/>
				\$315,700 00

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
20 shares Holyoke Water Power Company, .	\$2,500 00	\$2,500 00
50 “ Ætna Insurance Company, . . .	10,000 00	5,000 00
600 “ Platner and Porter Manufacturing Co.,	15,000 00	6,000 00
So. Minnesota Railroad Bonds, Second Lien, .	37,500 00	35,000 00
		<hr/>
		\$65,000 00
		<hr/>
		\$48,500 00



## Other Cash Loans :—

Loaned on personal security, . . . . .	Cash value. \$5,975 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$6,182 62
Loans on mortgage of real estate (first liens),* . . . . .	82,800 00
Cash market value of U. S. stocks and securities, . . . . .	157,482 50
State, county and city bonds, . . . . .	354,600 00
National bank stocks, . . . . .	597,780 00
Railroad stocks and bonds, . . . . .	315,700 00
Other corporate stocks, bonds and securities, . . . . .	12,000 00
Loans on collateral security, . . . . .	48,500 00
Other cash loans, . . . . .	5,975 00
Cash on hand in the office of the Company, . . . . .	4,479 74
Cash deposited in the Hartford Bank, . . . . .	5,491 89
Cash deposited in the Hartford Trust Company, . . . . .	5,590 56
Net amount due from agents for premiums collected during the year, . . . . .	138,773 62
Interest (not included above) accrued but not due, . . . . .	3,566 05
Gross present Assets, . . . . .	<u>\$1,738,921 93</u>

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	} \$68,106 42
Claimed, reported and supposed losses, not yet adjusted, . . . . .	
Claims for losses disputed or resisted, . . . . .	28,702 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	670,297 81
Gross present Liabilities, except Capital Stock, . . . . .	<u>767,106 23</u>
Surplus as regards Policy-holders, . . . . .	\$971,815 75
Paid-up Capital, . . . . .	<u>600,000 00</u>
Surplus over Capital, . . . . .	\$371,815 75

* Value of lands mortgaged, without buildings, . . . . .	\$118,000 00
Value of buildings thereon, . . . . .	90,500 00
Total value of mortgaged premises, . . . . .	<u>\$208,500 00</u>
Amount of insurance held as collateral, . . . . .	62,000 00
Amount of prior incumbrance, . . . . .	10,000 00

PROVIDENCE WASHINGTON INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated 1799. Commenced business 1799.]

JOHN KINGSBURY, *President.*

*Secretary,* WARREN S. GREENE.

*Office, No. 1 Westminster Street, Providence.*

*Attorney to accept service, CYRUS BREWER, Boston.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1865 (new), . . .	\$10,000 00	\$10,700 00
“ “ 5-20 Bonds of 1865 (old), . . .	10,000 00	10,762 50
“ “ 5-20 Bonds of 1868, . . .	10,000 00	10,737 50
“ “ 6 per cent. Bonds of 1881, . . .	20,000 00	22,075 00
“ “ Currency Bonds, . . .	24,000 00	26,460 00
	<hr/>	<hr/>
	\$74,000 00	\$80,735 00

State and City Bonds:—

City of Providence Bonds, . . . . .	\$46,000 00	\$46,000 00
State of Missouri Hannibal and St. Joseph Railroad Bonds, . . . . .	10,000 00	9,287 50
	<hr/>	<hr/>
	\$56,000 00	\$55,287 50

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
600 shares National Exchange Bank, Providence,	\$50	\$63	\$37,800 00

Other Corporate Bonds:—

	Par value.	Market value.
Delaware and Hudson Canal Company's Bonds, .	\$15,000 00	\$17,850 00

All other Assets and Property owned by the Company:—

	Cash value.
Office furniture and water right, . . . . .	\$1,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$200,000 00
Cash market value of U. S. stocks and securities, . . . . .	80,735 00
State and city bonds, . . . . .	55,287 50
National bank stocks, . . . . .	37,800 00
Other corporate bonds, . . . . .	17,850 00
Cash loans and bills receivable, with interest accrued thereon, . . . . .	1,561 50
	<hr/>
<i>Amount carried forward, . . . . .</i>	<i>\$393,234 00</i>

<i>Amount brought forward,</i>	\$393,234 00
Cash on hand in the office of the Company,	684 95
Cash deposited in the Nat'l Bank of Commerce, Providence,	2,529 26
Cash deposited in the Providence National Bank,	3,202 70
Cash deposited in the Rhode Island Hospital Trust Company, with interest accrued,	3,108 93
Net amount due from agents for premiums col- lected during the year,	6,563 67
Rents accrued but not due,	4,325 00
All other assets and property,	1,500 00
Gross present Assets,	<u>\$415,148 51</u>

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$7,452 20
Claimed, reported and supposed losses, not yet adjusted,	12,659 18
Claims for losses disputed or resisted,	5,000 00
Cash dividends to stockholders, declared and un- paid,	8,828 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	65,062 92
All other debts and obligations,	500 00
Gross present Liabilities, except Capital Stock,	<u>99,502 30</u>
Surplus as regards Policy-holders,	\$315,646 21
Paid-up Capital,	<u>200,000 00</u>
Surplus over Capital,	\$115,646 21

## PUTNAM FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1864. Commenced business December, 1864.]

ROBERT E. DAY, *President.**Secretary,* SAMUEL G. PARSONS.*Office, No. 240 Main Street, Hartford.**Attorney to accept service, JAMES W. GOODMAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1865,	\$5,600 00	\$6,188 00
“ “ 5-20 Bonds of 1862,	7,900 00	8,571 50
“ “ 6 per cent. Bonds of 1881,	2,500 00	2,843 75
	<u>\$16,000 00</u>	<u>\$17,603 25</u>



## State and City Bonds:—

	Par value.	Market value.
City of Minneapolis Bonds, . . . . .	\$1,000 00	\$1,000 00
State of Virginia Bonds, . . . . .	31,800 00	16,218 00
State of Alabama Bonds, . . . . .	10,000 00	7,200 00
State of South Carolina, . . . . .	20,000 00	17,600 00
	<hr/>	<hr/>
	\$62,800 00	\$42,018 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
114 shares Farmers' and Mechanics' National B'k, Hartford, . . . . .	\$100	\$132	\$15,048 00
100 " American National Bank, Hartford, .	50	63	6,300 00
20 " Ætna National Bank, Hartford, .	100	125	2,500 00
300 " Importers' and Traders' National Bank, New York, . . . . .	100	160	48,000 00
			<hr/>
			\$71,848 00

## Railroad Stocks:—

105 shares Hartford and New Haven Railroad Stock, . . . . .	\$100	\$162	\$17,010 00
95 " Hartford and New Haven Railroad Scrip, . . . . .	100	104	9,880 00
			<hr/>
			\$26,890 00

## Other Corporate Stocks:—

100 shares Hartford Carpet Company, . . .	\$100	\$230	\$23,000 00
Adams Express Stock, . . . . .	—	—	5,250 00
			<hr/>
			\$28,250 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
200 shares Washington County Bank, Green- wich, New York, . . . . .	\$5,500 00	\$4,500 00
5 " Ætna National Bank, Hartford, .	625 00	464 32
37 " American National Bank, Hartford, .	2,331 00	1,225 00
30 " First National Bank, Gonic, N. H., .	3,000 00	2,400 00
4 " Fourth National Bank, New York, .	420 00	332 16
65 " Phoenix Insurance Co., Hartford, .	16,250 00	10,827 80
13 " Merchants' Insurance Co., Hartford, .	3,250 00	2,590 84
6 " City Fire Insurance Co., Hartford, .	900 00	600 00
385 " Travelers' Insurance Co., Hartford, .	44,325 00	41,400 00
20 " Excelsior Life Ins. Co., New York, .	2,200 00	2,076 00
13 " Chicago and Alton Railroad, . . .	1,495 00	900 00
200 " Collins Company, Collinsville, Conn.,	2,400 00	1,800 00
200 " Greenwood's Company, . . . . .	7,000 00	4,660 80
	<hr/>	<hr/>
<i>Amounts carried forward, . . . . .</i>	\$89,696 00	\$73,776 92

<i>Amounts brought forward,</i>	\$89,696 00	\$73,776 92
4,000 shares Woodruff and Beach Iron Works,		
Hartford,	70,000 00	48,303 20
100 " Landers, Frary & Clark, New Britain,		
Conn.,	2,500 00	2,000 00
1 bond Springfield City (Ill.),	1,000 00	332 16
1 " Lackawanna and Bloomsburg Railroad,	1,000 00	1,000 00
1 " Buffalo, New York and Erie Railroad,	1,200 00	996 48
1 " Cleveland and Indianapolis Railroad,	1,000 00	818 40
1 " Indiana Central Railroad,	500 00	259 46
1 " Morgan County Court House (Ill),	500 00	406 20
10 " Hartford, Providence and Fishkill R. R.,	9,000 00	8,220 16
10 " Pettis County (Missouri),	9,500 00	9,222 44
5 " Des Moines Valley Railroad (Iowa),	5,000 00	4,318 00
4 " Green County (Ill.),	2,000 00	2,076 00
2 " Hartford and New Haven Railroad,	2,000 00	2,076 00
4 " United States 5-20's,	4,400 00	2,907 19
	<hr/>	<hr/>
	\$199,296 00	\$156,712 61

## All other Assets and Property owned by the Company:—

	Cash value.
Rents accrued,	\$1,602 34
Non-resident tax,	599 50
Office furniture in Hartford and Chicago offices,	5,877 50
Revenue stamps,	56 94
	<hr/>
	\$8,136 28

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate	
owned by the Company,	\$145,000 00
Loans on mortgage of real estate (first liens),*	158,824 81
Cash market value of U. S. stocks and securities,	17,603 25
State and city bonds,	42,018 00
National bank stocks,	71,848 00
Railroad stocks and bonds,	26,890 00
Other corporate stocks,	28,250 00
Loans on collateral security,	156,712 72
Cash on hand in the office of the Company,	19,071 74
Cash deposited in the American National Bank,	24,160 91
Net amount due from agents for premiums collected during the year,	61,001 18
	<hr/>
<i>Amount carried forward,</i>	\$751,380 61

* Value of lands mortgaged, without buildings,	\$242,100 00
Value of buildings thereon,	144,500 00
	<hr/>
Total value of mortgaged premises,	\$386,600 00
Amount of insurance held as collateral,	41,800 00

<i>Amount brought forward,</i>		\$751,380 61
Office and other premiums unpaid and in process of collection,		757 72
Interest (not included above) due and not paid,		
\$370.35; accrued but not due, \$10,138.01,	10,508 36	
All other assets and property,	8,136 28	
Gross present Assets,		<u>\$770,782 97</u>

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,		\$78,994 66
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	278,834 67	
Gross present Liabilities except Capital Stock,		<u>357,829 33</u>
Surplus as regards Policy-holders,		\$412,953 64
Paid-up Capital,		<u>400,000 00</u>
Surplus over Capital,		\$12,953 64

## RELIEF FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated September, 1855. Commenced business December, 18, 1855.]

JAMES H. PINKNEY, *President.**Secretary,* WILLIAM E. CRARY.*Office, No. 149 Broadway, New York.**Attorney to accept service, EDWIN B. DOW, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 5 per cent. Bonds,	\$45,500 00	\$47,615 50
"    "    5-20 6 per cent. Bonds,	200 00	216 00
	<u>\$45,700 00</u>	<u>\$47,831 00</u>

County Bonds:—

New York County 6 per cent. Bonds,	\$10,000 00	\$10,000 00
New York County 7 per cent. Bonds,	50 00	50 30
	<u>\$10,050 00</u>	<u>\$10,050 30</u>



## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
8 shares Phenix Fire Insurance Co., Brooklyn,	\$452 00	\$300 00
20 " Washington Fire Ins Co, New York,	1,125 00	3,000 00
130 " Broadway Fire Ins. Co., New York, .	5,850 00	
15 " Hope Fire Insurance Co., New York, .	375 00	3,000 00
71 " People's Fire Ins Co, New York, .	3,905 00	
106 " Hanover Fire Ins. Co., New York, .	6,095 00	4,100 00
42 " St. Nicholas Fire Ins. Co., New York,	1,100 00	200 00
60 " Hanover Fire Ins. Co., New York, .	3,450 00	4,000 00
60 " Safe Deposit Company, . . .	1,650 00	
20 " Mechanics' and Traders' Fire Insur-		
ance Company, New York, . . .	1,120 00	2,500 00
40 " Importers' and Traders' Fire Insur-		
ance Company, New York, . . .	2,320 00	
10 " American Exchange Fire Insurance		
Company, New York, . . . .	1,200 00	
100 " Citizens' Bank, New York, . . .	3,500 00	2,000 00
10 " Niagara Fire Ins. Co, New York, .	500 00	4,000 00
74 " Phenix Fire Insurance Co., Brooklyn,	4,180 00	
40 " Lorillard Fire Ins. Co., New York, .	1,150 00	650 00
47 " Niagara Fire Ins. Co., New York, .	2,300 00	6,000 00
42 " Home Fire Insurance Co, New York,	5,670 00	
3 " Commonwealth Fire Ins. Co, New York,	300 00	1,150 00
20 " Fulton Fire Insurance Co., New York,	575 00	
United States 6 per cent. 5-20 Bonds, . . .	648 00	
" " 6 per cent. 5-20 Bonds, . . . .	1,080 00	900 00
10 shares Panama Railroad, . . . .	750 00	700 00
Oswego County War Loan, . . . .	2,500 00	2,000 00
28 shares Adams Express Company, . . .	1,680 00	1,500 00
30 " Rutgers Fire Ins. Co. New York, . .	1,200 00	700 00
United States 6 per cent. 5-20 Bonds, . . .	2,160 00	1,950 00
100 shares Columbia Fire Ins. Co, New York, .	3,300 00	2,500 00
64 " Pacific Fire Ins. Co., New York, .	2,300 00	1,400 00
20 " United States Fire Ins Co., New York,	800 00	500 00
40 " Widows' and Orphans' Mutual Benefit		
Life Insurance Company, New York,	4,600 00	4,000 00
70 " Clipper and Mower Reaper Company,		
New York, . . . . .	8,750 00	3,500 00
	<hr/>	<hr/>
	\$76,585 00	\$50,550 00

## Other Cash Loans:—

	Cash value.
Bills receivable rec. for premium secured by mortgage, . . .	\$600 10
Judgment against agent, . . . . .	1,787 94
	<hr/>
	\$2,388 04

## All other Assets and Property owned by the Company:—

Office furniture, books, &c., in several offices, . . . . .	\$2,475 28
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate		
owned by the Company, . . . . .	\$55,000	00
Loans on mortgage of real estate (first liens),*	112,750	00
Cash market value of U. S. stocks and securities,	47,831	00
County bonds, . . . . .	10,050	30
Loans on collateral security, . . . . .	50,550	00
Other cash loans, . . . . .	2,388	04
Cash on hand in the office of the Company, . . . . .	1,635	93
Cash deposited in the Park Bank, . . . . .	8,600	37
Cash deposited in the Leather Manufacturers' B'k, . . . . .	3,916	20
Office and other premiums unpaid and in process		
of collection, . . . . .	8,110	55
Interest (not included above) due and not paid,		
\$735; accrued but not due, \$6,865, . . . . .	7,600	00
All other assets and property, . . . . .	2,475	28
Gross present Assets, . . . . .		\$310,907 67

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$14,200	00
Claims for losses disputed or resisted, . . . . .	3,100	00
Amount required to re-insure all outstanding risks,		
taken at 50 per cent. of premiums received on		
unexpired fire risks, . . . . .	44,048	00
Gross present Liabilities, except Capital Stock, . . . . .		61,348 00
Surplus as regards Policy-holders, . . . . .	\$249,559	67
Paid-up Capital, . . . . .	200,000	00
Surplus over Capital, . . . . .	\$49,559	67

* Value of lands mortgaged, without buildings, . . . . .	\$163,000	00
Value of buildings thereon, . . . . .	221,500	00
Total value of mortgaged premises, . . . . .	\$384,500	00
Amount of insurance held as collateral, . . . . .	108,400	00

## REPUBLIC FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated April 12, 1852. Commenced business April 13, 1852.]

ROBERT S. HONE, *President.**Secretary,* DUNCAN F. CURRY.*Office, No. 153 Broadway, New York.**Attorney to accept service, JOHN W. CARTWRIGHT, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds of 1864, . . .	\$40,000 00	\$43,400 00
“ “ 5-20 Registered Bonds of 1865, . . .	70,000 00	75,250 00
“ “ 6 per cent. Currency Bonds, . . .	25,000 00	28,750 00
“ “ 10-40 Registered Bonds, . . .	116,000 00	123,830 00
	<hr/>	<hr/>
	\$251,000 00	\$271,230 00

## County and City Bonds:—

New York City 7 per cent. Bonds, . . .	\$40,000 00	\$41,000 00
New York County 7 per cent. Bonds, . . .	40,000 00	41,000 00
	<hr/>	<hr/>
	\$80,000 00	\$82,000 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
262 shares National Bank of Commerce, . . .	\$100	\$119	\$31,178 00
100 “ National Gallatin Bank, . . .	50	56	5,600 00
			<hr/>
			\$36,778 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds of 1865, . . .	\$4,837 50	} \$7,500 00
“ “ 5-20 Bonds of 1867, . . .	3,240 00	
Missouri 6 per cent. Bonds, . . .	26,850 00	20,000 00
	<hr/>	<hr/>
	\$34,927 50	\$27,500 00

## Debts, Claims and Demands due the Company:—

	Cash value.
Bills receivable other than those taken for inland premiums, . . . . .	\$3,204 66

## All other Assets and Property owned by the Company:—

Accrued rents, . . . . .	\$2,300 00
Office furniture in New York, Cincinnati and Chicago, . . .	7,700 00
	<hr/>
	\$10,000 00



## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$68,750 00	
Loans on mortgage of real estate (first liens),*	110,700 00	
Cash market value of U. S. stocks and securities,	271,230 00	
County and city bonds, . . . . .	82,000 00	
National bank stocks, . . . . .	36,778 00	
Loans on collateral security, . . . . .	27,500 00	
Cash on hand in the office of the Company, .	1,004 72	
Cash deposited in the Nat'l Bank of Commerce, New York, . . . . .	24,633 99	
Cash deposited in the Nat'l Bank of the State of New York, . . . . .	2,459 98	
Net amount due from agents for premiums collected during the year, . . . . .	34,319 00	
Premium notes taken for marine and inland risks, not yet due, . . . . .	125 00	
Premium notes taken for marine and inland risks, overdue and not paid, . . . . .	961 25	
Office and other premiums unpaid and in process of collection, . . . . .	708 86	
Salvages and savings on losses already paid, .	4,500 00	
Other debts, claims and demands due the Company, . . . . .	3,204 66	
Interest (not included above) accrued but not due,	4,602 97	
All other assets and property, . . . . .	10,000 00	
Gross present Assets, . . . . .	—————	\$683,478 43

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$52,062 80	
Claims for losses disputed or resisted, . . . .	19,400 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	168,905 29	
Interest due or unpaid on scrip,† . . . . .	7,459 98	
Gross present Liabilities, except Capital Stock, . . . . .	—————	247,828 07
Surplus as regards Policy-holders, . . . . .		\$435,650 36
Paid-up Capital, . . . . .		300,000 00
Surplus over Capital, . . . . .		\$135,650 36

* Value of lands mortgaged, without buildings, . . . . .	\$244,000 00
Value of buildings thereon, . . . . .	108,000 00
Total value of mortgaged premises, . . . . .	\$352,000 00
Amount of insurance held as collateral, . . . . .	62,500 00
† Average rate per cent. to date, . . . . .	25 4-5 per cent.
Annual rate of interest paid on scrip, . . . . .	6 per cent.
Limit of accumulation before any scrip becomes redeemable, . . . . .	\$200,000 00

## ROGER WILLIAMS INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1848. Commenced business August, 1848.]

ANDREW A. WILLIAMS, *President.* Secretary, JOSEPH W. DAVENPORT.*Office, No. 17 Market Square, Providence.**Attorney to accept service, WILLIAM B. SEARS, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1865 (new), . . .	\$20,000 00	\$22,000 00
“ “ 5-20 Bonds of 1867, . . .	30,000 00	33,150 00
	<hr/>	<hr/>
	\$50,000 00	\$55,150 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
300 shares American Nat'l Bank, Providence, . . .	\$50	\$54½	\$16,350 00
100 “ Atlantic Bank, Providence, . . .	50	50	5,000 00
500 “ National Bank of Commerce, Providence, . . .	50	52¾	26,375 00
100 “ National Bank of No. America, Providence, . . .	50	61½	6,150 00
600 “ Blackstone Canal Nat'l Bank, Providence, . . .	25	27	16,200 00
360 “ Commercial Nat'l Bank, Providence, . . .	50	53¼	19,170 00
50 “ Fourth National Bank, Providence, . . .	100	116	5,800 00
300 “ Globe National Bank, Providence, . . .	50	57¾	17,325 00
280 “ Manufact'rs Nat'l Bank, Providence, . . .	100	108	30,240 00
100 “ Westminster Nat'l Bank, Providence, . . .	50	50	5,000 00
		<hr/>	<hr/>
			\$147,610 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Green & Daniels' note for \$5,000, six months from August 1, 1870, . . . . .	\$5,000 00	\$5,000 00
William Foster's note for \$5,000, five months from August 15, 1870, . . . . .	5,000 00	5,000 00
	<hr/>	<hr/>
	\$10,000 00	\$10,000 00

These were two call loans made to D. Remington & Son and the Danielsonville Company, of \$5,000 each, with the above two notes for collateral security.

## Other Debts, Claims and Demands due the Company:—

	Cash value.
Loans on personal security, . . . . .	\$1,068 70

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$55,150 00	
National bank stocks, . . . . .	147,610 00	
Loans on collateral security, . . . . .	10,000 00	
Cash on hand in the office of the Company, .	4,423 87	
Cash deposited in the Fifth National Bank, .	23,503 22	
Cash deposited in the National Bank of North America, . . . . .	7,658 18	
Net amount due from agents for premiums collected during the year, . . . . .	9,190 28	
Premium notes taken for marine and inland risks, not yet due, . . . . .	6,882 50	
Premium notes taken for marine and inland risks, overdue and not paid, . . . . .	3,185 23	
Office and other premiums unpaid and in process of collection, . . . . .	4,194 95	
Salvages and savings on losses already paid, .	2,810 35	
Other debts, claims and demands due the Company, . . . . .	1,068 76	
Interest (not included above) accrued but not due,	3,289 30	
Gross present Assets, . . . . .	<hr/>	\$278,966 64

## LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$4,333 34	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	17,875 02	
Claims for losses disputed or resisted, . . . .	1,400 00	
Cash dividends to stockholders, declared and unpaid, . . . . .	8 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	74,871 93	
All other debts and obligations; viz., rents, \$312.50; salaries, \$1,004.99, . . . . .	1,317 49	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	99,805 78
Surplus as regards Policy-holders, . . . . .		\$179,160 86
Paid-up Capital, . . . . .	\$200,000 00	
Net present Assets, . . . . .	179,160 86	
Impairment of Capital, . . . . .	<hr/>	\$20,839 14



## SECURITY INSURANCE COMPANY, NEW YORK.

[Incorporated June 9, 1856. Commenced business June 16, 1856.]

A. F. HASTINGS, *President.**Secretary, NATHAN HARPER.**Office, No. 119 Broadway, New York.**Attorney to accept service, JOSEPH W. KINSLEY, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 Registered Bonds, . . .	\$292,000 00	\$311,710 00
“ “ 10-40 Coupon Bonds, . . .	8,000 00	8,540 00
“ “ 5-20 Registered Bonds, . . .	95,500 00	103,140 00
“ “ 5-20 Coupon Bonds, . . .	218,000 00	241,840 00
“ “ 6 per cent. Thirty Year Bonds, . . .	100,000 00	110,250 00
	<hr/>	<hr/>
	\$713,500 00	\$775,480 00

## State and City Bonds:—

Tennessee State Bonds, . . . . .	\$20,000 00	\$13,000 00
Virginia State Registered Bonds, . . . . .	37,100 00	18,735 50
South Carolina State Bonds, . . . . .	20,000 00	17,000 00
Alabama 5 per cent. State Bonds, . . . . .	10,000 00	7,000 00
Alabama 8 per cent. State Bonds, . . . . .	20,000 00	20,250 00
New York City Soldiers' Substitute Bonds, . . . . .	50,000 00	50,000 00
	<hr/>	<hr/>
	\$157,100 00	\$125,985 50

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States Registered Bonds of 1881, . . .	\$11,563 12	\$18,000 00
“ “ Registered Bonds of 1864, . . .	1,080 00	
“ “ Coupon Bonds of 1864, . . .	7,020 00	
“ “ Coupon Bonds of 1865, . . .	2,210 00	6,000 00
“ “ Coupon Bonds of 1867, . . .	4,440 00	
“ “ Coupon Bonds of 1865, . . .	1,657 50	
“ “ Registered Bonds of 1862, . . .	5,375 00	11,500 00
“ “ Coupon Bonds of 1881, . . .	1,136 25	
“ “ Coupon Bonds of 1862, . . .	108 25	
“ “ Coupon Bonds of 1864, . . .	3,240 00	
“ “ Coupon Bonds of 1865, . . .	1,547 00	
“ “ Gold Certificates, . . .	1,108 75	6,000 00
“ “ Coupon Bonds of 1881, . . .	6,817 50	
“ “ Coupon Bonds of 1865, . . .	8,840 00	
“ “ Coupon Bonds of 1865, . . .	4,420 00	12,000 00
“ “ Coupon Bonds of 1865, . . .	22,100 00	
“ “ 6 per cent. Thirty Year Bonds, . . .	7,717 50	7,000 00
	<hr/>	<hr/>
	\$90,380 87	\$82,000 00

## Other Debts, Claims and Demands due the Company:—

	Cash value.
Due Company on which judgment has been obtained, . . .	\$9,379 14
Bills receivable other than those taken for premiums, . . .	3,200 00
Cash in hands of travelling agents, . . . . .	281 76
Cash advance for supplies of 1871, . . . . .	\$618.48
Due from Carrington & Preston, of Oswego, N. Y., . . . .	2,467 66
	<hr/>
	\$15,328 56

## All other Assets and Property owned by the Company:—

Office furniture, claims against estates and unadjusted debts and accounts of agents, . . . . .	\$61,234 14
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$71,389 58
Loans on mortgage of real estate (first liens),* . . . . .	379,334 00
Cash market value of U. S. stocks and securities, . . . . .	775,480 00
State and city bonds, . . . . .	125,985 50
Loans on collateral security, . . . . .	82,000 00
Cash on hand in the office of the Company, . . . . .	3,214 78
Cash deposited in the Continental Bank, . . . . .	44,890 59
Cash deposited in the National Commonwealth B'k, . . . . .	106,265 67
Net amount due from agents for premiums collected during the year, . . . . .	74,514 81
Premium notes taken for marine and inland risks, not yet due, . . . . .	71,154 57
Office and other premiums unpaid and in process of collection, . . . . .	25,502 14
Salvages and savings on losses already paid, . . . . .	39,017 57
Other debts, claims and demands due the Company, . . . . .	15,328 56
Interest (not included above) accrued but not due, . . . . .	4,402 69
All other assets and property, . . . . .	61,234 14
Gross present Assets, . . . . .	<hr/> \$1,879,714 60

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$23,030 02
Claimed, reported and supposed losses, not yet adjusted, . . . . .	79,917 00
Claims for losses disputed or resisted, . . . . .	13,800 00
	<hr/>
Amounts carried forward, . . . . .	\$116,747 02 \$1,879,714 60

* Value of lands mortgaged, without buildings, . . . . .	\$405,000 00
Value of buildings thereon, . . . . .	666,300 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$1,071,300 00
Amount of insurance held as collateral, . . . . .	361,100 00

<i>Amounts brought forward,</i>	\$116,747 02	\$1,879,714 60
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	776,720 20	
Interest due or unpaid on scrip,	143 28	
All other debts and obligations; viz., rents,	2,575 00	
Gross present Liabilities, except Capital Stock,	—	896,185 50
Surplus as regards Policy-holders,		\$983,529 10
Paid-up Capital,	\$1,000,000 00	
Net present Assets,	983,529 10	
Impairment of Capital,	\$16,470 90	

## STANDARD FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated March 26, 1859. Commenced business March 29, 1859.]

WILLIAM CRIPPS, *President.**Secretary,* WILLIAM M. ST. JOHN.*Office, No. 117 Broadway, New York.**Attorney to accept service, T. F. REED, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 5 per cent. Registered Bonds of 1864,	\$115,000 00	\$122,762 50
“ “ 30 year 6 per ct. Currency Bonds,	85,000 00	93,712 50
“ “ 5-20 6 per ct. Reg'd Bonds of 1862,	40,000 00	43,500 00
“ “ 5-20 6 per ct. Reg'd Bonds of 1867,	25,000 00	27,125 00
	\$265,000 00	\$287,100 00

## City Bonds:—

Brooklyn City 6 per cent. Bonds of 1857,	\$5,000 00	\$4,750 00
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## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
20 shares Lafayette Fire Insurance Company,	\$750 00	\$500 00
United States 5-20 6 per cent. Bond of 1865,	540 00	200 00
69 shares Mechanics' Bank, Brooklyn,	4,485 00	3,000 00
United States 5-20 6 per cent. Bonds of 1864,	1,620 00	1,400 00
United States 5-20 6 per cent. Bonds of 1862,	2,700 00	1,000 00
15 shares Lamar Fire Insurance Company,	1,800 00	800 00
United States 10-40 5 per cent. Bonds of 1864,	2,135 00	2,000 00
30 shares Corn Exchange Bank,	3,750 00	3,000 00
100 “ Chatham National Bank,	3,750 00	3,000 00
	\$21,530 00	\$14,900 00



## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$52,400 00
Cash market value of U. S. stocks and securities,	287,100 00
City bonds,	4,750 00
Loans on collateral security,	14,900 00
Cash deposited in the National Bank of the Republic, New York,	6,282 44
Net amount due from agents for premiums collected during the year,	914 35
Office and other premiums unpaid and in process of collection,	4,758 97
Interest (not included above) accrued but not due,	373 68
Gross present Assets,	<u>\$371,479 44</u>

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	\$16,419 45
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	48,936 96
Return premiums on settled, cancelled or surrendered policies,	49 91
All other debts and obligations; viz., rents,	833 34
Gross present Liabilities, except Capital Stock,	<u>66,239 66</u>
Surplus as regards Policy-holders,	\$305,239 78
Paid-up Capital,	<u>200,000 00</u>
Surplus over Capital,	\$105,239 78

## ST. NICHOLAS INSURANCE COMPANY, NEW YORK.

[Incorporated July 31, 1852. Commenced business 1852.]

WILLIAM WINSLOW, *President.**Secretary,* JOHN J. SEARING.*Office, No. 166 Broadway, New York.**Attorney to accept service, EDWARD J. LONG, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 5 per ct. Bonds, gold interest,	\$140,000 00	\$149,800 00

County and City Bond:—

City and County of New York 7 per cent. Bond,	\$500 00	\$500 00
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* Value of lands mortgaged, without buildings,	\$32,500 00
Value of buildings thereon,	68,000 00
Total value of mortgaged premises,	<u>\$100,500 00</u>
Amount of insurance held as collateral,	52,400 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
29 shares Knickerbocker Life Insurance Co., . . . . .	\$1,000 00	\$400 00
City of Brooklyn 7 per cent. Bond, . . . . .	1,000 00	900 00
United States 6 per cent. Gold Bonds of 1881, . . . . .	1,725 00	1,500 00
60 shares Metropolitan Life Insurance Company, . . . . .	3,000 00	1,575 00
20 " Metropolitan Life Insurance Company, . . . . .	1,000 00	1,150 00
20 " National Life Insurance Company, . . . . .	1,000 00	
	<hr/>	<hr/>
	\$8,725 00 .	\$5,525 00

## All other Assets and Property owned by the Company:—

	Cash value.
Judgments in favor of Company, . . . . .	\$5,000 00
Rents due Company, . . . . .	200 00
Office furniture, fixtures, safes, maps, &c., two offices, . . . . .	4,500 00
	<hr/>
	\$9,700 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),* . . . . .	\$27,500 00	
Cash market value of U. S. stocks and securities, . . . . .	149,800 00	
County and city bond, . . . . .	500 00	
Loans on collateral security, . . . . .	5,525 00	
Cash on hand in the office of the Company, . . . . .	588 69	
Cash deposited in the United States Trust Co., . . . . .	7,623 25	
Cash deposited in the New York County Bank, . . . . .	763 01	
Net amount due from agents for premiums collected during the year, . . . . .	5,773 27	
Office and other premiums unpaid and in process of collection, . . . . .	9,407 00	
Due or to become due from other companies for re-insurance on losses already paid, . . . . .	2,700 00	
Salvages and savings on losses already paid, . . . . .	1,605 00	
Interest (not included above) due and not paid, \$311.50; accrued but not due, \$775.16, . . . . .	1,086 66	
All other assets and property, . . . . .	9,700 00	
Gross present Assets, . . . . .	<hr/>	\$222,571 88

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$1,200 00	
Claims for losses disputed or resisted, . . . . .	2,150 00	
	<hr/>	<hr/>
Amounts carried forward, . . . . .	\$3,350 00	\$222,571 88

* Value of lands mortgaged, without buildings, . . . . .	\$70,500 00
Value of buildings thereon, . . . . .	30,000 00
Total value of mortgaged premises, . . . . .	\$100,500 00
Amount of insurance held as collateral, . . . . .	15,000 00

<i>Amounts brought forward,</i> . . . . .	\$3,350 00	\$222,571 88
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	38,826 88	
All other debts and obligations ; viz., office, agency and incidental expenses, . . . . .	850 00	
Gross present Liabilities, except Capital Stock, ————		43,026 88
Surplus as regards Policy-holders, . . . . .		\$179,545 00
Paid-up Capital, . . . . .		150,000 00
Surplus over Capital, . . . . .		\$29,545 00

### SUN INSURANCE COMPANY, CLEVELAND, OHIO.

[Incorporated January, 1865. Commenced business March 4, 1865.]

STILLMAN WITT, *President.*

*Secretary,* EDWIN C. ROUSE.

*Office, No. 97 Superior Street, Cleveland.*

*Attorney to accept service,* JAMES W. GOODMAN, *Boston.*

#### DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Currency Bonds, . . . . .	\$100,000 00	\$110,500 00
“ “ 5-20 Bonds, . . . . .	15,000 00	16,200 00
	<u>\$115,000 00</u>	<u>\$126,700 00</u>

County and City Bonds:—

Cleveland City Bonds, . . . . .	\$19,500 00	\$19,500 00
Toledo City Bonds, . . . . .	13,500 00	13,500 00
Shelby County (Ohio) Bonds, . . . . .	2,300 00	2,300 00
	<u>\$35,300 00</u>	<u>\$35,300 00</u>

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
40 shares Second National Bank, Cleveland, O., .	\$100	\$105	\$1,200 00

Railroad Stocks:—

200 shares Lake Shore and Michigan Southern Railroad, . . . . .	\$100	\$95	\$19,000 00
200 “ Cleveland and Mahoning Railroad, .	50	45	9,000 00
100 “ Ohio, Columbus, Cincinnati and Indi- ana Railroad, . . . . .	100	82	8,200 00
			<u>\$36,200 00</u>



## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds of 1867, . . . .	\$5,400 00	\$10,000 00
160 shares Cleveland and Mahoning Railroad, .	7,200 00	
240 " Hahnemann Life Insurance Company (Cleveland), . . . . .	5,000 00	2,000 00
40 " Citizens' Savings and Loan Association (Cleveland), . . . . .	6,000 00	5,000 00
6 " Cleveland Paper Company, . . . .	600 00	500 00
	<hr/> \$24,200 00	<hr/> \$17,500 00

## All other Assets and Property owned by the Company:—

	Cash value.
Personal property, office furniture, &c., . . . . .	\$3,552 06

## SUMMARY OF ASSETS, DECEMBER 31, 1870✓

Loans on mortgage of real estate (first liens),*	\$43,316 67	
Cash market value of U S stocks and securities,	126,700 00	
County and city bonds, . . . . .	35,300 00	
National bank stocks, . . . . .	4,200 00	
Railroad stocks, . . . . .	36,200 00	
Loans on collateral security, . . . . .	17,500 00	
Cash on hand in the office of the Company, .	5,019 52	
Cash deposited in the Second National Bank, .	7,107 55	
Cash deposited in the Commercial National Bank, Cleveland, . . . . .	3,000 00	
Cash deposited in the Citizens' Savings and Loan Association, Cleveland, . . . . .	8,000 00	
Net amount due from agents for premiums col- lected during the year, . . . . .	9,117 60	
Interest (not included above) accrued but not due,	2,327 00	
All other assets and property, . . . . .	3,552 06	
Gross present Assets, . . . . .	<hr/>	\$301,340 40

## LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$5,169 07	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	5,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	59,412 28	
Gross present Liabilities, except Capital Stock, .	<hr/>	69,581 35
Surplus as regards Policy-holders, . . . . .		\$231,759 05
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		<hr/> \$31,759 05

* Value of lands mortgaged, without buildings, . . . . .	\$95,750 00
Value of buildings thereon, . . . . .	93,300 00
Total value of mortgaged premises, . . . . .	<hr/> \$189,050 00
Amount of insurance held as collateral, . . . . .	20,000 00

## TRADESMEN'S FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated 1858. Commenced business December 28, 1858.]

DAVID B. KEELER, *President.**Secretary,* TIMOTHY Y. BROWN.*Office, No. 168 Broadway, New York.**Attorney to accept service, FRANKLIN S. PHELPS, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Coupon Bonds of 1881,	\$10,000 00	\$11,375 00
“ “ 5-20 Coupon Bonds of 1864, . . .	25,000 00	27,000 00
“ “ 5-20 Coupon Bonds of 1865, . . .	30,000 00	32,400 00
“ “ 5-20 Coupon Bonds of 1867 & 1868,	120,000 00	132,900 00
“ “ 5-20 Coupon Bonds of 1865, . . .	15,000 00	16,200 00
	<hr/>	<hr/>
	\$200,000 00	\$219,875 00

## State and City Bonds:—

Alabama State 8 per cent. Bonds, . . . . .	\$10,000 00	\$10,150 00
Brooklyn City 7 per cent 30 years Bonds, . . . . .	5,000 00	5,200 00
	<hr/>	<hr/>
	\$15,000 00	\$15,350 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
220 shares Mechanics' and Traders' Nat'l Bank, . . . . .	\$40	\$60	\$13,200 00

## All other Assets and Property owned by the Company:—

	Cash value.
Government stamps on hand, . . . . .	\$43 50

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),* . . . . .	\$143,243 00
Cash market value of U. S. stocks and securities, . . . . .	219,875 00
State and city bonds, . . . . .	15,350 00
National bank stocks, . . . . .	13,200 00
Cash on hand in the office of the Company, . . . . .	2,391 50
Cash deposited in the Mechanics' and Traders'	
National Bank, . . . . .	8,548 84
Cash deposited in the Mechanics' and Traders'	
National Bank (dividend account), . . . . .	140 00
	<hr/>
<i>Amount carried forward, . . . . .</i>	<i>\$402,748 34</i>

* Value of lands mortgaged, without buildings, . . . . .	\$256,000 00
Value of buildings thereon, . . . . .	397,000 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$653,000 00
Amount of insurance held as collateral, . . . . .	165,750 00

<i>Amount brought forward,</i>	\$402,748 34
Net amount due from agents for premiums collected during the year,	5,980 00
Office and other premiums unpaid and in process of collection,	10,066 29
Salvages and savings on losses already paid,	500 00
Interest (not included above) accrued but not due,	3,843 34
All other assets and property,	43 50
Gross present Assets,	————— \$423,181 47

## LIABILITIES.

Losses and claims adjusted but not yet due,	\$1,300 00
Claimed, reported and supposed losses, not yet adjusted,	18,641 59
Claims for losses disputed or resisted,	8,500 00
Cash dividends to stockholders, declared and unpaid,	140 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	81,546 18
Return premiums on settled, cancelled or surrendered policies,	143 48
All other debts and obligations; viz., rents,	1,616 66
Gross present Liabilities, except Capital Stock,	————— 111,887 91
Surplus as regards Policy-holders,	\$311,293 56
Paid-up Capital,	150,000 00
Surplus over Capital,	\$161,293 56

## UNION INSURANCE COMPANY, SAN FRANCISCO, CAL.\*

[Incorporated April 28, 1865. Commenced business June 20, 1865.]

GUSTAVE TOUCHARD, *President.**Secretary,* CHAS. D. HAVEN.*Office, Nos. 416 and 418 California Street, San Francisco.**Attorney to accept service, HENRY R DALTON, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds,	\$50,000 00	\$50,000 00
State Bonds:—		
South Carolina State Bonds,	\$20,000 00	\$15,073 85

\* The business of this Company is transacted on a gold basis.



## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
75 shares Bank of California, . . . . .	\$9,375 00	\$7,500 00
525 " Spring Valley Water Works, . . . . .	35,700 00	26,300 00
United States 5-20 Bonds, . . . . .	10,000 00	4,000 00
Spring Valley Water Works Bonds, . . . . .	5,200 00	4,320 00
	<hr/>	<hr/>
	\$60,275 00	\$42,120 00

## All other Assets and Property owned by the Company:—

	Cash value.
Tax on premiums and policy fees due, . . . . .	\$729 41
Office furniture, . . . . .	1,589 00
Taxes paid on real estate mortgaged to the Company, . . . . .	1,806 88
United States and California State stamps, . . . . .	2,463 05
	<hr/>
	\$6,588 34

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$90,500 00
Loans on mortgage of real estate (first liens),* . . . . .	738,200 00
Cash market value of U. S. stocks and securities, . . . . .	50,000 00
State bonds, . . . . .	15,073 85
Loans on collateral security, . . . . .	42,120 00
Cash on hand in the office of the Company, . . . . .	11,111 50
Cash deposited in the Bank of California, . . . . .	38,123 16
Net amount due from agents for premiums collected during the year, . . . . .	3,031 22
Premium notes taken for marine and inland risks, not yet due, . . . . .	49,721 37
Premium notes taken for marine and inland risks, overdue and not paid, . . . . .	130 10
Office and other premiums unpaid and in process of collection, . . . . .	41,208 31
Salvages and savings on losses already paid, . . . . .	2,794 25
Interest (not included above) due and not paid, \$24,657.52; accrued but not due, \$2,314.05, . . . . .	26,971 57
All other assets and property, . . . . .	6,588 34
Gross present Assets, . . . . .	<hr/> \$1,115,573 67

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	\$1,000 00
Losses and claims adjusted, but not yet due, . . . . .	21,613 59
	<hr/>
Amounts carried forward, . . . . .	\$22,613 59
	<hr/>
	\$1,115,573 67

* Value of lands mortgaged, without buildings, . . . . .	\$1,343,700 00
Value of buildings thereon, . . . . .	560,000 00
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Total value of mortgaged premises, . . . . .	\$1,903,700 00
Amount of insurance held as collateral, . . . . .	253,650 00

<i>Amounts brought forward,</i>	\$22,613 59	\$1,115,573 67
Claimed, reported and supposed losses, not yet adjusted,	37,122 88	
Claims for losses disputed or resisted,	9,854 84	
Due for borrowed money,	1,419 58	
Cash dividends to stockholders declared and unpaid,	1,821 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	160,187 53	
Due or to become due to other companies for re-insurance premiums,	3,953 64	
Unused balances of bills and notes returnable on settlement,	4,637 33	
All other debts and obligations; viz., commissions,	839 36	
Gross present Liabilities, except Capital Stock,	—————	242,449 75
Surplus as regards Policy-holders,		\$873,123 92
Paid-up Capital,		750,000 00
Surplus over Capital,		\$123,123 92

# UNION FIRE INSURANCE COMPANY, BALTIMORE, MD.

[Incorporated in 1864. Commenced business June 1, 1864.]

JOHN COATES, *President.*

*Secretary,* OTIS SPEAR.

*Office, No. 42 Second Street, Baltimore.*

*Attorney to accept service,* DENNIS SAGE, *Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 6 per cent. Registered Bonds,	\$43,000 00	\$46,365 00
State Bonds:—		
State of Virginia 6 per ct. Registered Bonds (old),	\$30,000 00	\$15,075 00
State of North Carolina 6 per ct. Coupon Bonds (old),	14,000 00	6,300 00
State of North Carolina 6 per ct. Coupon Bonds (new),	5,500 00	1,980 00
State of South Carolina 6 per ct. Coupon Bonds (new),	15,000 00	9,600 00
State of South Carolina 6 per cent. Registered Bonds (old),	5,030 00	4,376 10
	<u>\$69,530 00</u>	<u>\$37,331 10</u>

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
535 shares Mechanics' National Bank, Baltimore,	\$10	\$10	\$5,350 00
100 " Exchange National Bank, Baltimore, .	100	90	9,000 00
107 " Third National Bank, Baltimore, .	100	103	11,021 00
			<hr/> \$25,371 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Stock in Baltic and Cuba Steamboat Company, .	\$2,000 00	\$118 44

## Other Debts, Claims and Demands due the Company:—

	Cash value.
Cash due in hands of agents, as per account rendered, . .	\$1,897 67
Cash due in hands of agents, not rendered, . . . .	1,496 00
Cash due from brokers and agents for policies delivered, . .	1,041 01
	<hr/> \$4,434 68

## All other Assets and Property owned by the Company:—

Office furniture, . . . . .	\$1,100 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$50,000 00	
Cash market value of U. S. stocks and securities,	46,365 00	
State bonds, . . . . .	37,331 10	
National bank stocks, . . . . .	25,371 00	
Loans on collateral security, . . . . .	118 44	
Cash on hand in the office of the Company, . .	134 63	
Cash deposited in the Third National Bank, .	2,366 37	
Amount of bills receivable, held by the Company; viz., mercantile notes discounted, . . . .	4,393 00	
Other debts, claims and demands due the Com- pany, . . . . .	4,434 68	
Interest (not included above) due and not paid, .	3,300 00	
All other Assets and Property, . . . . .	1,100 00	
Gross present Assets, . . . . .	<hr/>	\$174,914 22

## LIABILITIES.

Adjusted losses and claims, due and unpaid, .	\$2,946 95	
Losses and claims, adjusted but not yet due, .		20,274 00
Claimed, reported and supposed losses, not yet adjusted, . . . . .		
Claims for losses disputed or resisted, . . .		
Due for borrowed money, secured by the Compa- ny's note; no collateral, . . . . .	5,000 00	
Amounts carried forward, . . . . .	<hr/> \$28,220 95	<hr/> \$174,914 22



<i>Amounts brought forward,</i> . . . . .	\$28,220 95	\$174,914 22
Cash dividends to stockholders, declared and unpaid, . . . . .	250 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	23,474 86	
Due or to become due to other companies for re-insurance premiums, . . . . .	279 62	
All other debts and obligations; viz., office, agency and incidental expenses, . . . . .	50 00	
Gross present Liabilities, except Capital Stock, —————		52,275 43
Surplus as regards Policy-holders, . . . . .		\$122,638 79
Paid-up Capital, . . . . .		100,000 00
Surplus over Capital, . . . . .		\$22,638 79

### UNION INSURANCE COMPANY, BANGOR, ME.

[Incorporated 1862. Commenced business 1862.]

NATHAN C. AYER, *President.*

*Secretary,* R. B. FULLER.

*Office, No. 118 Exchange Street, Bangor.*

*Attorney to accept service, LAWRENCE GOULD, Boston.*

#### DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Bonds, . . . . .	\$10,000 00	\$11,300 00

City Bonds:—

Bonds of City of Bangor, . . . . .	\$21,000 00	\$19,365 00
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Other Corporate Securities:—

Mutual Marine Insurance Company's Scrip, . . . . .	\$450 00	\$450 00
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Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
85 shares First National Bank, Bangor, . . . . .	\$10,625 00	\$8,400 00
27 " Merchants' Nat'l Bank, Bangor, . . . . .	4,320 00	2,500 00
11 " Bangor Gas Light Company, . . . . .	1,100 00	950 00
12 " Traders' Nat'l Bank, Bangor, . . . . .	1,440 00	1,150 00
51 " Farmers' Bank, Bangor, . . . . .	5,100 00	4,650 00
10 " Orono National Bank, Orono, . . . . .	1,100 00	1,000 00
25 " Penobscot Boom Corporation, . . . . .	2,500 00	1,700 00
10 " Mercantile Bank, . . . . .	600 00	500 00
Eastern Bank, . . . . .	700 00	550 00
Androscoggin and Kennebec Railroad Bond, . . . . .	1,000 00	1,000 00
United States Bonds, . . . . .	4,400 00	3,000 00
	<u>\$32,885 00</u>	<u>\$25,400 00</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$172,600 00
Cash market value of U. S. stocks and securities,	11,300 00
City bonds,	19,365 00
Other corporate securities,	300 00
Loans on collateral security,	25,400 00
Cash on hand in the office of the Company,	5,161 94
Cash deposited in the First National Bank, Bangor, and in the Sagadahock Nat'l Bank, Bath,	21,463 55
Net amount due from agents for premiums collected during the year,	1,368 60
Premium notes taken for marine and inland risks, not yet due,	85,135 79
Premium notes taken for marine and inland risks, overdue and not paid,	8,555 79
Office and other premiums unpaid and in process of collection,	35,961 45
Salvages and savings on losses already paid,	7,000 00
Interest (not included above) accrued but not due,	23,760 00
All other assets and property,	3,832 44
Gross present Assets,	<hr/> \$421,204 56

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$20,258 00
Claimed, reported and supposed losses, not yet adjusted,	20,000 00
Claims for losses disputed or resisted,	3,500 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	116,299 28
Due or to become due to other companies for re-insurance premiums,	4,742 55
National taxes and duties, due or accrued,	500 00
Gross present Liabilities, except Capital Stock,	<hr/> 165,299 83
Surplus as regards Policy-holders,	\$255,904 73
Paid-up Capital,	<hr/> 200,000 00
Surplus over Capital,	<hr/> \$55,904 73

* Value of lands mortgaged, without buildings,	\$283,000 00
Value of buildings thereon,	307,000 00

Total value of mortgaged premises,	\$590,000 00
Amount of insurance held as collateral,	176,100 00

## UNION MUTUAL INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated 1804. Commenced business 1804.]

RICHARD S. SMITH, *President.**Secretary,* JOHN MOSS.*Office, No. 7 Exchange Building, Philadelphia.**Attorney to accept service, WILLIAM H. ELLISON, Boston.*

## DETAILED STATEMENT OF ASSETS.

## State and City Bonds and Loan :—

	Par value.	Market value.
Pennsylvania State 6 per cent. Coupon Bonds, .	\$10,000 00	\$10,325 00
Philadelphia City 6 per cent. Bonds, . . . .	15,000 00	15,000 00
Pittsburg City 7 per cent. Water Loan, . . . .	7,000 00	7,000 00
	<hr/>	<hr/>
	\$32,000 00	\$32,325 00

## National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
68 shares Philadelphia Nat'l Bank, Philadelphia,	\$100	\$160	\$10,820 00
88 " Farmers' and Mechanics' Nat'l Bank, Philadelphia, . . . . .	100	125	11,000 00
		<hr/>	<hr/>
			\$21,820 00

## Railroad Stocks and Bonds :—

100 shares Little Schuylkill Railroad Company, .	\$50	\$15	\$4,500 00
173 " Pennsylvania Railroad Company, . . . .	50	56	9,688 00
100 " North Pennsylvania Railroad Co., . . . .	50	39	3,900 00
48 " Delaware Railroad Company, . . . . .	25	26	1,248 00
106 " Pennsylvania Canal Company, . . . . .	50	30	3,180 00
\$10,000 Pennsylvania Railroad Coupon Bonds, .	100	98½	9,850 00
\$17,000 Camden and Amboy Railroad Bonds, . .	100	92½	15,725 00
\$1,000 Pennsylvania Railroad Coupon Bonds, .	100	101	1,010 00
\$10,000 Philadelphia and Erie Railroad Co., . .	100	100	10,000 00
		<hr/>	<hr/>
			\$59,101 00

## Other Corporate Stocks, Bonds and Securities :—

\$206.25 Union Mutual Insurance Co.'s Scrip, . .	—	\$206¼	\$206 25
1,404 shares Union Mutual Insurance Company, .	\$10	10	14,040 00
160 " Phoenix Insurance Company, . . . . .	10	6	960 00
\$11,200 Camden and Amboy Mortgage Bonds, . .	100	100	11,200 00
\$3,500 Camden and Amboy Mortgage Bonds, . .	100	100	3,500 00
\$14,610 Chesapeake and Delaware Canal Co.'s Bonds, . . . . .	100	96	14,025 00
\$10,000 Schuylkill Navigation Company's Bonds, .	100	70	7,000 00
\$11,000 Wyoming Valley Guaranteed Bonds, . .	100	80	8,800 00
\$10,000 North Penn. Railroad 6 per cent. Bonds, .	100	91	9,100 00
		<hr/>	<hr/>

*Amount carried forward, . . . . .* \$68,831 25



	Par val. per share.	Market val. per share.	Total Market val.
<i>Amount brought forward,</i> . . . . .			\$68,831 25
\$4,500 North Penn. Railroad 7 per cent. Bonds,	\$100	\$100	4,500 00
\$5,000 Lehigh Valley Railroad Bonds, . . . . .	100	97½	4,875 00
20 shares Philadelphia and Southern Mail Steam- ship Company, . . . . .	125	125	2,500 00
88 " Delaware Mutual Insurance Company,	25	25	2,200 00
			<hr/> \$82,906 25

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of State and city bonds and loan, . . . . .	\$32,325 00	
National bank stocks, . . . . .	21,820 00	
Railroad stocks and bonds, . . . . .	59,101 00	
Other corporate stocks, bonds and securi- ties, . . . . .	82,906 25	
Cash on hand in the office of the Company, . . . . .	626 40	
Cash deposited in the Philadelphia National Bank,	23,735 26	
Premium notes taken for marine and inland risks, not yet due, . . . . .	27,633 25	
Office and other premiums unpaid and in process of collection, . . . . .	14,534 73	
Interest (not included above) accrued but not due,	3,161 39	
Gross present Assets, . . . . .	<hr/>	\$265,843 28

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$15,000 00	
Claims for losses disputed or resisted, . . . . .	4,000 00	
Cash dividends to stockholders, declared and un- paid, . . . . .	1,125 02	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	47,924 32	
Reclaimable by the insured on perpetual fire poli- cies, being 95 per cent. of premium or deposit thereon, . . . . .	20,840 15	
Gross present Liabilities, except Capital Stock and Scrip, . . . . .	<hr/>	88,889 49
Surplus as regards Policy-holders, . . . . .		\$176,953 79
Paid-up Capital, . . . . .	\$139,820 00	
Scrip issued and authorized to be issued, which has not been cancelled or ordered to be re- deemed, . . . . .	4,467 00	
	<hr/>	144,287 00
Surplus over Capital and Scrip, . . . . .		\$32,666 79

## WASHINGTON INSURANCE COMPANY, NEW YORK.

[Incorporated December 14, 1850. Commenced business January 1, 1851.]

G. C. SATTERLEE, *President.**Secretary,* WM. K. LOTHROP.*Office, No. 172 Broadway, New York.**Attorney to accept service, L. STEWART JORDAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . .	\$228,000 00	\$253,000 00
“ “ 5-20 Bonds, . . . . .	136,200 00	149,200 00
“ “ 6 per cent. Currency Bonds, . . .	20,000 00	22,000 00
	<hr/>	<hr/>
	\$384,200 00	\$424,200 00

## State, County and City Bonds:—

Tennessee State Bonds, . . . . .	\$46,000 00	\$30,000 00
New York City and County Bonds, . . . . .	2,000 00	2,000 00
	<hr/>	<hr/>
	\$48,000 00	\$32,000 00

## Other Corporate Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
South American Navigation and Marine R. R Co., . . . . .	—	—	\$6,650 00
935 shares Hampshire and Baltimore Coal Co., . . . . .	\$50	\$25	24,625 00
			<hr/>
			\$31,275 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, . . . . .	\$660 00	\$550 00
Bank of New York Stock, . . . . .	5,200 00	8,000 00
Metropolitan National Bank Stock, . . . . .	2,000 00	
Ætna Insurance Company's Stock, . . . . .	2,200 00	
Manhattan Life Insurance Company's Bonds, . . . . .	3,000 00	800 00
Brooklyn Life Insurance Company's Stock, . . . . .	1,500 00	7,000 00
Resolute Fire Insurance Company's Stock, . . . . .	1,000 00	
Brooklyn Academy of Music, . . . . .	500 00	
Union Pacific Railroad Bonds, . . . . .	2,200 00	7,000 00
Second Avenue Railroad Stock, . . . . .	4,000 00	
Union Pacific Railroad Bonds, . . . . .	2,200 00	2,000 00
Central Pacific Railroad Bonds, . . . . .	2,700 00	1,750 00
Broadway and Seventh Avenue Railroad Bonds, . . . . .	1,800 00	1,200 00
Ætna Insurance Company's Stock, . . . . .	11,000 00	10,000 00
Staten Island Shore Railroad Bonds, . . . . .	7,500 00	5,500 00
Kings County Bonds, . . . . .	6,000 00	4,800 00
American National Bank Stock, . . . . .	8,000 00	7,000 00
	<hr/>	<hr/>
<i>Amounts carried forward, . . . . .</i>	\$61,460 00	\$48,600 00

	Market value.	Loaned thereon.
<i>Amounts brought forward,</i> . . . .	\$61,460 00	\$48,600 00
Bond and Mortgage (Temporary Loan), . .	16,000 00	11,000 00
Manhattan G. M. Company's Bonds, . . .	2,100 00	1,500 00
Security Life Insurance and Annuity Co.'s Stock,	3,000 00	2,000 00
Ætna Insurance Company's Stock, . . . .	1,100 00	7,300 00
Bank of New York Stock, . . . . .	4,450 00	
Mercantile Mutual Insurance Company's Stock, .	2,400 00	
Milwaukee City Bond, . . . . .	1,000 00	
Eclectic Life Insurance Company's Stock, . .	10,000 00	8,525 00
	<hr/>	<hr/>
	\$101,510 00	\$78,925 00

All other Assets and Property owned by the Company:—

	Cash value.
Judgments, . . . . .	\$16,921 96
Miscellaneous items, . . . . .	4,291 98
	<hr/>
	\$21,213 94

#### SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens), .	\$98,095 50	
Cash market value of U. S. stocks and securities,	424,200 00	
State, county and city bonds, . . . .	32,000 00	
Other corporate stocks, . . . . .	31,275 00	
Loans on collateral security, . . . . .	78,925 00	
Cash on hand in the office of the Company, .	5,176 21	
Cash deposited in the National Bank of the Commonwealth, . . . . .	59,069 14	
Premium notes taken for marine and inland risks, overdue and not paid, . . . . .	782 23	
Office and other premiums unpaid and in process of collection, . . . . .	10,296 61	
Salvages and savings on losses already paid, .	4,000 00	
Interest (not included above) due and not paid, .	9,377 75	
All other assets and property, . . . . .	21,213 94	
Gross present Assets, . . . . .	<hr/>	\$774,411 38

#### LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$25,283 00
Claims for losses disputed or resisted, . . . .	2,250 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	89,437 10
	<hr/>

*Amounts carried forward,* . . . . . \$116,970 10 \$774,411 38



<i>Amounts brought forward,</i> . . . . .	\$116,970 10	\$774,411 38
Principal unpaid on scrip ordered to be redeemed,	6,504 00	
Interest due or unpaid on scrip, . . . . .	5,787 75	
National taxes and duties, due or accrued, . . . . .	2,347 63	
All other debts and obligations; viz., rents, . . . . .	1,208 33	
Gross present Liabilities, except Capital Stock and Scrip,* . . . . .	—————	132,817 81
Surplus as regards Policy-holders, . . . . .		\$641,593 57
Paid-up Capital, . . . . .	\$400,000 00	
Scrip issued and authorized to be issued, which has not been cancelled or ordered to be re- deemed, . . . . .	238,178 00	638,178 00
Surplus over Capital and Scrip, . . . . .		\$3,415 57

# WATERTOWN FIRE INSURANCE COMPANY, WATERTOWN, N. Y.

[Incorporated December 7, 1867. Commenced business December 9, 1867.]

NORRIS WINSLOW, *President.*

*Secretary,* JESSE M. ADAMS.

*Office, No. 11 Washington Street, Watertown.*

*Attorney to accept service,* WM. H. GERRISH, *Lynn, Mass.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Registered Bonds of 1864, . . . . .	\$5,000 00	\$5,450 00
County and Town Bonds:—		
Jefferson County Bonds (N. Y.), . . . . .	\$13,500 00	\$13,635 00
St. Lawrence County Bonds (N. Y.), . . . . .	1,400 00	1,400 00
Monroe County Bonds (N. Y.), . . . . .	1,200 00	1,200 00
Oswego County Bonds (N. Y.), . . . . .	1,000 00	1,000 00
Town of Wilna Bonds (N. Y.), . . . . .	2,000 00	2,000 00
Town of Burke Bonds (N. Y.), . . . . .	400 00	400 00
Town of Watertown Bonds (N. Y.), . . . . .	200 00	200 00
	—————	—————
	\$19,700 00	\$19,835 00

* Scrip dividends declared during the year, . . . . .	\$44,605 00
Rate per cent. of dividends on participating premiums, . . . . .	50 per cent.
Average rate per cent. to date, . . . . .	50 per cent.
Annual rate of interest paid on scrip, . . . . .	6 per cent.
Scrip authorized to be redeemed during the year, . . . . .	\$24,055 53
Limit of accumulation before any scrip becomes redeemable, . . . . .	200,000 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
\$40,010 Agricultural Insurance Company's Stock,	\$90,025 00	\$44,525 73
15 shares Union Bank, Watertown, . . . .	1,650 00	1,000 00
200 " Davis Sewing Machine Company, . .	20,000 00	10,000 00
	<hr/>	<hr/>
	\$111,675 00	\$55,525 73

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens), .	\$175,127 67	
Cash market value of U. S. stocks and securities,	5,450 00	
County and town bonds, . . . . .	19,835 00	
Loans on collateral security, . . . . .	55,525 73	
Cash on hand in the office of the Company, .	175 09	
Cash deposited in the Merchants' Bank, . .	12,289 00	
Net amount due from agents for premiums collected during the year, . . . . .	14,000 00	
Interest (not included above) accrued but not due,	3,500 00	
Gross present Assets, . . . . .	<hr/>	\$285,902 49

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$2,212 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	40,647 00	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	42,859 00
Surplus as regards Policy-holders, . . . . .		\$243,043 49
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		<hr/>
		\$43,043 49

[By the charter of this Company, it is restricted to first-class residences detached from business property, and farm property. The Company insures against fire and lightning. Capital increased to \$200,000 February 4, 1871.]

# WESTCHESTER FIRE INSURANCE COMPANY, NEW ROCHELLE, N. Y.

[Incorporated March 14, 1837. Commenced business May 3, 1837.]

GEO. J. PENFIELD, *President.*

*Secretary,* GEO. R. CRAWFORD.

*Office, New Rochelle, N. Y.*

*Attorney to accept service, A. N. COWLES, Sheffield.*

## DETAILED STATEMENT OF ASSETS.

### United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . . . .	\$15,500 00	\$17,515 00
“ “ 5-20 Bonds, . . . . .	9,000 00	9,630 00
	<hr/>	<hr/>
	\$24,500 00	\$27,145 00

### State and County Bonds:—

New York State Bounty Bonds, . . . . .	\$14,000 00	\$14,980 00
Westchester County Bonds, . . . . .	5,000 00	5,000 00
	<hr/>	<hr/>
	\$19,000 00	\$19,980 00

### Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Town of Yonkers Bonds, . . . . .	\$5,000 00	\$7,500 00
Town of Westfarms Bonds, . . . . .	3,150 00	
Town of Westchester Bonds, . . . . .	4,000 00	3,000 00
Mortgage assigned to Company, . . . . .	11,000 00	6,000 00
	<hr/>	<hr/>
	\$23,150 00	\$16,500 00

### Other Debts, Claims and Demands due the Company:—

	Cash value.
Rents due, . . . . .	\$303 50

### All other Assets and Property owned by the Company:—

Office furniture and safes, . . . . .	\$3,022 52
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

### Cash market value of unincumbered real estate

owned by the Company, . . . . .	\$27,091 43
Loans on mortgage of real estate (first liens),* . . . . .	286,550 00
Cash market value of U. S. stocks and securities, . . . . .	27,145 00
State and county bonds, . . . . .	19,980 00
	<hr/>
<i>Amount carried forward, . . . . .</i>	<i>\$360,766 43</i>

* Value of lands mortgaged, without buildings, . . . . .	\$90,800 00
Value of buildings thereon, . . . . .	469,800 00
	<hr/>
Total value of mortgaged premises, . . . . .	\$560,600 00
Amount of insurance held as collateral, . . . . .	262,500 00



<i>Amount brought forward,</i>	\$360,766 43	
Loans on collateral security,	16,500 00	
Cash on hand in the office of the Company,	1,831 79	
Cash deposited in the Fulton Bank, New York,	21,739 49	
Cash deposited in the Union Trust Co., New York,	40,000 00	
Net amount due from agents for premiums collected during the year,	31,781 06	
Other debts, claims and demands due the Company,	303 50	
Interest (not included above) due and not paid,		
\$4,051.69; accrued but not due, \$5,318.02,	9,369 71	
All other assets and property,	3,022 52	
Gross present Assets,		\$485,314 50

## LIABILITIES.

Adjusted losses and claims, due and unpaid,	\$7,984 62	
Losses and claims adjusted, but not yet due,	6,281 36	
Claims for losses disputed or resisted,	5,146 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	156,926 72	
All other debts and obligations; viz., office, agency and incidental expenses,	1,800 00	
Gross present Liabilities, except Capital Stock,		178,138 70
Surplus as regards Policy-holders,		\$307,175 80
Paid-up Capital,		200,000 00
Surplus over Capital,		\$107,175 80

## WESTERN INSURANCE COMPANY, BUFFALO, N. Y.

[Incorporated May, 1862. Commenced business June 1, 1862.]

GIBSON T. WILLIAMS, *President.**Secretary,* EDWARD B. SMITH.*Office, Nos. 8 and 10 Main Street, Buffalo, N. Y.**Attorney to accept service,* EDWARD STEARNS, *Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
U. S. 6 per cent. Currency Bonds (Pacific R. R.),	\$290,000 00	\$319,000 00
U. S. 6 per cent. Currency Bonds (Pacific R. R.),	10,000 00	11,000 00
	\$300,000 00	\$330,000 00

City Warrants:—

Buffalo City Warrants,	\$409 37	\$409 37
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National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
500 shares Manuf'rs' and Traders' Bank, Buffalo,	\$50	\$52	\$26,000 00

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
200 shares Buffalo Fire and Marine Ins. Co, .	\$10,500 00	\$9,000 00
10 " Buffalo City Insurance Company, .	1,000 00	800 00
15 " Buffalo City Insurance Company, .	1,500 00	1,400 00
4 " Buffalo Board of Trade, . . . .	100 00	
75 " Buffalo City Insurance Company, .	7,500 00	6,500 00
15 " Buffalo City Insurance Company, .	1,500 00	1,200 00
30 " Buffalo City Insurance Company, .	3,000 00	2,500 00
50 " National Exchange Ins. Bank, . .	6,500 00	4,000 00
20 " National Exchange Ins. Bank, . .	2,600 00	2,000 00
30 " Western Transportation Company, .	1,200 00	1,703 46
10 Bonds Young Men's Association of Buffalo, .	500 00	
6 shares Falconwood Company, Buffalo, . .	600 00	
22 " Buffalo Fire and Marine Ins. Co., .	1,155 00	600 00
6 " Buffalo German Insurance Company, .	660 00	244 00
50 " Buffalo Elevating Company, . . .	5,000 00	1,500 00
	<hr/> \$43,315 00	<hr/> \$31,447 46

## Other Cash Loans :—

	Cash value.
Notes with security, . . . . .	\$4,748 63

## Other Debts, Claims and Demands due the Company :—

Sundry notes not yet due, . . . . .	\$6,520 31
Sundry ledger balances, . . . . .	1,221 35
	<hr/> \$7,741 66

## All other Assets and Property owned by the Company :—

Claim against State of New York for taxes illegally paid, . .	\$5,917 44
Judgment against Alvah Dibble and others, . . . . .	4,250 00
Judgment against sundry other parties, . . . . .	2,332 00
	<hr/> \$12,499 44

## DETAILED STATEMENT OF ASSETS.

Loans on mortgage of real estate (first liens),*	\$24,500 00
Cash market value of U. S. stocks and securities,	330,000 00
City warrants, . . . . .	409 37
National bank stocks, . . . . .	26,000 00
Loans on collateral security, . . . . .	31,447 46
Other cash loans, . . . . .	4,748 63
	<hr/>
Amount carried forward, . . . . .	\$417,105 46

* Value of lands mortgaged, without buildings, . . . . .	\$50,000 00
Value of buildings thereon, . . . . .	31,000 00

Total value of mortgaged premises, . . . . .	\$81,000 00
Amount of insurance held as collateral, . . . . .	17,500 00

<i>Amount brought forward,</i>	\$417,105 46	
Cash on hand in the office of the Company,	5,943 79	
Cash deposited in Kenyon & Co.'s (N. Y.) Bank- ing office,	2,539 93	
Cash deposited in sundry banks in Buffalo,	70,814 87	
Net amount due from agents for premiums col- lected during the year,	35,015 56	
Premium notes taken for marine and inland risks, not yet due,	7,816 50	
Office and other premiums unpaid and in process of collection,	7,600 90	
Due or to become due from other companies for re-insurance on losses already paid,	6,809 18	
Salvages and savings on losses already paid, \$31,000; present value,	7,500 00	
Other debts, claims and demands due the Com- pany,	7,741 66	
Interest (not included above) accrued but not due,	1,159 24	
All other assets and property,	12,499 44	
Gross present Assets,	<hr/>	\$582,546 53

## LIABILITIES.

Adjusted losses and claims, due and unpaid,	\$1,000 00	
Claimed, reported and supposed losses, not yet adjusted,	24,255 67	
Claims for losses disputed or resisted,	6,700 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	182,767 07	
Due or to become due to other companies for re- insurance premiums,	1,144 84	
Gross present Liabilities, except Capital Stock,	<hr/>	215,867 53
Surplus as regards Policy-holders,		\$366,678 95
Paid-up Capital,		300,000 00
Surplus over Capital,		<hr/> \$66,678 95



# YONKERS AND NEW YORK FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated March, 1863. Commenced business March, 1863.]

RICHARD L. FRANKLIN, *President.*

*Secretary,* JOHN W. MURRAY.

*Office, No. 176 Broadway, New York.*

*Attorney to accept service, D. N. PICKERING, Boston.*

## DETAILED STATEMENT OF ASSETS.

### United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Bonds of 1881, . . . . .	\$100,000 00	\$113,000 00
“ “ 5-20 Bonds of 1864, . . . . .	140,000 00	151,900 00
“ “ 5-20 Bonds of 1865, . . . . .	60,000 00	65,100 00
“ “ 5-20 Bonds of 1868, . . . . .	100,000 00	111,000 00
	<hr/>	<hr/>
	\$400,000 00	\$441,000 00

### State and City Bonds:—

New York State 7 per cent. Bonds, . . . . .	\$31,000 00	\$33,170 00
Alabama State 5 per cent. Bonds, . . . . .	10,000 00	7,000 00
New York City Revenue Bonds, . . . . .	60,000 00	60,000 00
	<hr/>	<hr/>
	\$101,000 00	\$100,170 00

### Other Corporate Stocks:—

New York Guaranty and Indemnity Bonds, . . . . .	\$20,000 00	\$20,000 00
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### Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States Bonds of 1881, . . . . .	\$5,650 00	\$5,000 00
“ “ 5-20 Bonds, . . . . .	3,300 00	3,000 00
40 shares Williamsburg City Fire Insurance Co., . . . . .	2,200 00	1,500 00
40 “ Irving Fire Insurance Company, . . . . .	1,100 00	900 00
32 “ First National Bank, . . . . .	3,840 00	3,000 00
20 “ Bank of North America, . . . . .	2,100 00	1,500 00
20 “ Bank of North America, . . . . .	2,100 00	1,000 00
United States 5-20 Bond, . . . . .	550 00	400 00
200 shares New York and Harlem Railroad, . . . . .	13,000 00	35,000 00
40 “ New York Stock Exchange Building Association, . . . . .	30,000 00	
New York Central and Hudson R. R. Certificates, . . . . .	34,000 00	25,000 00
	<hr/>	<hr/>
	\$97,840 00	\$76,300 00

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Loans on mortgage of real estate (first liens),*	\$141,700 00	
Cash market value of U. S. stocks and securities,	441,000 00	
State and city bonds,	100,170 00	
Other corporate stocks,	20,000 00	
Loans on collateral security,	76,300 00	
Cash on hand in the office of the Company,	2,147 65	
Cash deposited in the Metropolitan National Bank,	14,674 92	
Net amount due from agents for premiums collected during the year,	21,128 67	
Office and other premiums unpaid and in process of collection,	29,852 70	
Due or to become due from other companies for re-insurance on losses already paid,	2,500 00	
Salvages and savings on losses already paid,	9,100 00	
Interest (not included above) due and not paid, and accrued but not due,	10,359 09	
Gross present Assets,		\$868,933 03

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$9,763 78	
Claimed, reported and supposed losses, not yet adjusted,	22,236 22	
Claims for losses disputed or resisted,	3,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	245,281 82	
Gross present Liabilities, except Capital Stock,		280,281 82
Surplus as regards Policy-holders,		\$588,651 21
Paid-up Capital,		500,000 00
Surplus over Capital,		\$88,651 21

* Value of lands mortgaged, without buildings,	\$161,000 00
Value of buildings thereon,	192,500 00
Total value of mortgaged premises,	\$353,500 00
Amount of insurance held as collateral,	126,201 00

# ABSTRACT OF ANNUAL STATEMENTS.

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	ÆTNA. (Fire and Inland.) Hartford, Ct.	ÆTNA. (Fire and Inland.) New York.	ALBANY CITY. (Fire-Marine.) Albany, N. Y.	AMERICAN. (Fire-Marine.) Providence, R. I.	AMERICAN FIRE. Philadelphia, Pa.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$3,000,000 00	\$300,000 00	\$200,000 00	\$200,000 00	\$400,000 00
actually paid up in cash, . . . . .	3,000,000 00	300,000 00	200,000 00	200,000 00	400,000 00
par and cash market values of each share, . . . . .	\$100 \$213	\$50 \$55	\$100 <sup>2</sup>	\$50 \$75	\$100 \$167
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$5,782,635 29	\$442,709 55	\$388,824 53	\$374,969 96	\$1,047,674 84
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$1,866,409 33	\$108,154 29	\$231,569 35	\$53,397 38	\$239,910 17
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$3,295,489 26	\$164,087 35	\$334,442 27	\$59,111 85	\$101,823 34
for marine premiums, . . . . .	316,045 72	2,568 94	211,118 59	52,100 09	- -
for interest on mortgages of real estate, . . . . .	1,530 00	8,747 93	1,057 66	30,303 11	22,104 38
for interest and dividends from other sources, . . . . .	350,008 24	16,828 16	12,794 47	- -	30,385 48
actually received for rents, . . . . .	9,820 61	- -	- -	- -	4,125 00
from all other sources, . . . . .	- -	120 00	30,000 00 <sup>4</sup>	- -	7,705 63 <sup>6</sup>
Gross Cash Income, . . . . .	\$3,972,893 83	\$192,352 38	\$589,412 99	\$141,515 05	\$166,143 83
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$1,817,029 93	\$99,710 17	\$309,592 49	\$55,620 69	\$68,134 03
for marine losses, . . . . .	191,121 47	- -	218,918 98	37,728 66	- -
for dividends to stockholders, . . . . .	660,000 00	72,000 00	- -	27,012 05	59,992 50
for brokerage and commissions on premiums, . . . . .	513,539 98	18,854 41	74,870 28	6,401 67	- -
for salaries and pay of officers and employees, . . . . .	396,801 10	21,055 58	41,244 11	5,600 00	15,336 03
for National taxes and duties, . . . . .	99,029 18	6,729 59	- -	5,773 98	3,853 71
for State and local taxes, . . . . .	71,954 84	6,613 90	16,789 34	1,574 72	6,577 35
for office, agency and incidental expenses, . . . . .	- -	12,136 61	29,346 01 <sup>3</sup>	4,642 39 <sup>5</sup>	6,007 29 <sup>7</sup>
Gross Cash Expenditures, . . . . .	\$3,749,476 50	\$237,100 26	\$690,761 21	\$144,354 16	\$159,900 91

## GENERAL ITEMS.

Whole amount of fire risks outstanding at end of year,  
of marine risks outstanding at end of year,  
of fire risks written during the year,  
of marine risks written during the year,  
of fire premiums charged or receivable thereon,  
of marine premiums charged or receivable thereon,  
of fire risks terminated during the year,  
of marine risks terminated during the year,  
of fire losses incurred during the year,  
of marine losses incurred during the year,  
of fire losses incurred during the year on risks written  
in Massachusetts,  
of marine losses incurred during the year on risks  
written in Massachusetts,  
of notes received during the year for marine risks,  
and not paid,  
of dividends declared to stockholders during the year,  
of premium deposit received during the year on per-  
petual fire risks,  
of premium deposits actually returned during year,  
No. of States in which the Co. has agencies established,  
of agents employed out of its own State,  
Average annual percentage of dividends on capital stock,

237,206,913 00	\$16,548,993 00	\$16,164,249 00	\$7,005,946 00	\$15,957,984 00
667,660 00	11,904 00	2,104,225 00	687,656 00	-
304,389,160 00	19,529,645 00	25,380,066 00	10,014,199 00	19,214,623 00
25,292,222 00	519,829 00	35,202,657 00	12,322,403 00	-
3,467,042 74	178,957 29	355,717 00	81,986 39	110,607 50
333,235 89	2,568 94	321,879 00	88,231 50	-
274,411,028 00	19,458,696 00	32,208,048 00	9,571,708 00	18,849,417 00
24,948,012 00	176,970 00	35,177,743 00	12,309,959 00	-
1,805,126 08	107,037 12	310,274 61	53,095 95	62,982 91
159,955 37	-	174,842 02	39,703 24	-
117,385 92	5,706 85	19,252 50	8,097 28	455 46
-	-	29,445 32	-	-
-	-	73,731 02	-	-
660,000 00	72,000 00	-	24,000 00	60,000 00
-	-	-	-	17,673 47
-	-	-	-	4,787 18
36	16	21	6	3
2,000	32	364	11	3
10 <sup>5.9.5</sup> <sub>1000</sub> per ct.	12 <sup>2</sup> <sub>100</sub> per cent.	2 <sup>1</sup> <sub>6</sub> per cent.	15 <sup>2</sup> <sub>100</sub> per ct.	3 <sup>5.4</sup> <sub>100</sub> per cent.

1 See Detailed Statements, on page 218, *et seq.*

4 Assessment to repair capital.

6 Policies, surveys and transfer fees, \$316.65; gain on perpetual policies cancelled, \$486.49; gain on bonds sold, \$6,992.59.

7 Office, agency and incidental expenses, \$1,196.96; real estate expenses, \$92.89; United States stamps, \$1,033.45; boxes in Safe Deposit Co., \$104.25; Board of Fire Under-  
writers, \$468.09; fire patrol, \$625; attorney of company, A. W. Blackburn, \$100; city maps, \$100; committee on paid fire department, \$100; J. C. Dow, Chicago, Ill., \$100;  
license tax on premiums in New York, \$1,148.55; expense of Boston agency, \$526; Boston agency, \$312.10.

2 No sales.

5 Current office expenses.

3 Stationery, blanks, printing, travelling and all other expenses.

	AMERICAN EXCHANGE FIRE. New York.	ANDES. (Fire and Marine.) Cincinnati, Ohio.	ASTOR FIRE. New York.	ATLANTIC FIRE. Brooklyn, N. Y.	ATLANTIC FIRE AND MARINE. Providence, R. I.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$200,000 00	\$1,000,000 00	\$250,000 00	\$300,000 00	\$200,000 00
of capital actually paid up in cash, . . . . .	200,000 00	1,000,000 00	250,000 00	300,000 00	200,000 00
par and cash market values of each share, . . . . .	\$100 \$121	\$20 \$21 20	\$25 \$32 50	\$50 \$65	\$50 - <sup>4</sup>
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$277,349 98	\$1,203,425 65	\$405,571 05	\$548,194 33	\$326,614 08
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$46,404 95	\$142,871 56	\$78,110 61	\$209,364 29	\$77,504 33
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$53,593 63	\$238,209 76	\$162,107 91	\$307,500 57	\$65,431 16
for marine premiums, . . . . .	1,075 00	5,782 47	2,534 30	- -	21,441 19
for interest on mortgages of real estate, . . . . .	4,285 49	- -	1,781 94	3,714 95	- -
for interest and dividends from other sources, . . . . .	12,697 47	22,677 10	24,658 31	27,257 84	17,141 42
actually received for rents, . . . . .	2,250 00	- -	- -	- -	1,428 64
from all other sources, . . . . .	- -	- -	- -	- -	- -
Gross Cash Income, . . . . .	\$73,901 59	\$266,669 33	\$191,082 46	\$338,473 36	\$105,442 41
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$14,972 59	\$22,525 21	\$141,002 68	\$159,423 62	\$61,512 61
for marine losses, . . . . .	- -	- -	984 00	- -	9,990 10
for dividends to stockholders, . . . . .	24,000 00	- -	40,000 00	36,000 00	7,990 00
for brokerage and commissions on premiums, . . . . .	2,832 63	26,759 30	13,108 71	34,642 64	9,857 73
for salaries and pay of officers and employes, . . . . .	13,886 62	27,058 57	17,571 66	27,539 16	8,666 67
for National taxes and duties, . . . . .	2,297 18	- -	- -	11,646 86	1,421 64
for State and local taxes, . . . . .	720 81	8,823 33	7,640 00	- -	5,317 01
for office, agency and incidental expenses, . . . . .	8,198 19	49,551 43 <sup>2</sup>	19,565 90	32,969 32 <sup>3</sup>	3,580 20
Gross Cash Expenditures, . . . . .	\$66,908 02	\$134,717 84	\$239,872 95	\$302,221 60	\$108,335 96



## GENERAL ITEMS.

Whole amount of fire risks outstanding at end of year, of marine risks outstanding at end of year, of fire risks written during the year, of marine risks written during the year, of fire premiums charged or receivable thereon, of marine premiums charged or receivable thereon, of fire risks terminated during the year, of marine risks terminated during the year, of fire losses incurred during the year, of marine losses incurred during the year, of fire losses incurred during the year on risks writ- ten in Massachusetts, of marine losses incurred during the year on risks written in Massachusetts, of notes received during the year for fire risks, and not paid, of notes received during the year for marine risks, and not paid, of dividends declared to stockholders during the year, of premium deposit received during the year on per- petual fire risks, of premium deposits actually returned during year, of States in which the Co. has agencies established, of agents employed out of its own State, Average annual percentage of dividends on capital stock,	\$9,093,301 95 - 13,803,131 71 32,500 00 66,594 30 1,325 00 12,878,038 95 66,856 03 20,177 77 - - - - - - - 36,000 00 - - - - 5 5 5½ per cent.	\$11,267,643 35 383,400 00 13,196,927 33 597,982 21 276,654 40 - 1,894,243 98 - 45,252 07 - - - - - - 602 20 3,690 00 - - - - 26 1,117 -	\$17,315,291 00 61,083 00 21,234,286 00 69,833 00 166,771 65 2,681 05 22,030,985 00 8,750 00 118,405 74 984 00 11,789 49 - - - - 2,882 78 209 38 40,000 00 - - - - 16 20 12 per cent.	\$34,414,038 00 - 42,384,716 00 - 334,763 08 - 37,695,539 00 - 176,741 64 - 8,685 15 - - - - - - 36,000 00 - - - - 18 86 14⅔ per cent.	\$6,187,578 00 172,081 00 7,202,547 00 5,227,545 00 73,210 96 21,441 19 7,483,010 00 5,146,455 00 69,338 15 13,946 44 6,346 76 - - - - - 615 63 8,000 00 - - - - 10 29 6.66½ per ct.
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1 See Detailed Statements on page 228, *et seq.*

2 Rents, donations, fire patrol, fire companies.

2 Office, agency and incidental expenses, including printing, advertising and travelling expenses.  
4 Market value not returned.

	ATLANTIC MUTUAL. New York.	BUFFALO CITY. (Fire and Inland.) Buffalo, N. Y.	BUFFALO. (Fire and Marine.) Buffalo, N. Y.	CAPITAL CITY. (Fire.) Albany, N. Y.	CHARTER OAK FIRE. Hartford, Ct.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	-	\$300,000 00	\$304,222 50	\$200,000 00	\$150,000 00
of capital actually paid up in cash, . . . . .	-	300,000 00	304,222 50	200,000 00	150,000 00
par and cash market values of each share, . . . . .	-	\$100	\$50	\$100	\$50
scrip certificates of profits outstanding and not cancelled, . . . . .	\$7,702,190 00	-	-	-	-
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$14,183,983 43	\$370,933 59	\$473,577 39	\$293,627 63	\$252,050 62
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$4,394,592 26	\$119,465 13	\$147,125 49	\$26,684 29	\$95,574 56
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	-	\$214,145 59	\$192,000 14	\$40,908 70	\$129,314 25
for marine premiums, . . . . .	\$4,893,804 72	7,326 91	22,189 71	-	-
for interest on mortgages of real estate, . . . . .	-	-	5,536 23	-	9,963 03
for interest and dividends from other sources, . . . . .	620,053 71	19,246 73	22,533 40	18,348 18	8,455 60
actually received for rents, . . . . .	-	-	343 46	-	-
from all other sources, . . . . .	58,780 89 <sup>2</sup>	100,891 25 <sup>5</sup>	1,065 34 <sup>7</sup>	-	-
Gross Cash Income, . . . . .	\$5,572,639 32	\$341,610 48	\$243,668 28	\$59,256 88	\$147,732 88
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	-	\$176,347 61	\$153,072 37	\$26,104 65	\$104,731 85
for marine losses, . . . . .	\$2,253,590 39	19,658 53	6,264 24	-	-
for dividends to stockholders, . . . . .	-	20,000 00	30,465 00	20,000 00	18,000 00
for brokerage and commissions on premiums, . . . . .	49,382 04	35,859 35	29,204 00	5,742 43	18,813 28
for salaries and pay of officers and employes, . . . . .	313,980 94	15,823 49	9,880 54	4,108 23	8,100 00
for National taxes and duties, . . . . .	-	3,226 88	6,373 32	-	4,066 66
for State and local taxes, . . . . .	213,434 30	5,020 26	4,674 95	1,940 16	2,984 76

for redemption of scrip or certificates of profits,	\$1,977,798 94	-	-	\$30 00	-	-	-
for interest paid to scripholders during the year,	435,843 29	-	-	8 40	-	-	-
for office, agency and incidental expenses,	50,145 49 <sup>3</sup>	\$15,856 47 <sup>a</sup>	-	11,076 57 <sup>a</sup>	\$3,790 14	\$9,145 43 <sup>o</sup>	-
Gross Cash Expenditures, . . . . .	\$5,294,175 39	\$291,792 59	\$251,049 39	\$61,685 61	\$165,841 98		
GENERAL ITEMS.							
Whole amount of fire risks outstanding at end of year,	-	\$16,414,402 00	\$15,451,716 00	\$4,268,371 00	\$9,754,617 00		
of marine risks outstanding at end of year,	\$79,196,567 00	-	125,850 00	-	-	-	-
of fire risks written during the year,	-	22,087,575 00	22,665,773 00	6,362,666 00	11,803,054 00		
of marine risks written during the year,	322,969,956 00	-	4,262,321 00	-	-	-	-
of fire premiums charged or receivable thereon,	-	236,989 58	216,847 00	42,450 84	140,485 82		
of marine premiums charged or receivable thereon,	5,270,690 09	-	25,947 00	-	-	-	-
of fire risks terminated during the year,	-	18,517,315 00	7,214,057 00	7,503,376 00	11,329,688 00		
of marine risks terminated during the year,	321,322,637 00	-	4,136,471 00	-	-	-	-
of fire losses incurred during the year,	-	-	198,079 00	25,917 30	104,667 94		
of marine losses incurred during the year,	-	-	6,264 00	-	-	-	-
of fire losses incurred during the year on risks written in Massachusetts,	-	-	-	-	-	-	-
of dividends declared to stockholders during the year,	-	15,567 68	30,185 89	113 17	3,811 48		
of premium deposit received during the year on perpetual fire risks,	-	20,000 00	30,422 25	20,000 00	18,000 00		
of premium deposits actually returned during year,	-	-	-	-	-	-	-
No. of States in which the Co. has agencies established,	-	-	-	16	9	12	
of agents employed out of its own State,	1	-	38	12	33		
Average annual percentage of dividends on capital stock,	-	10 per cent.	11 $\frac{1}{4}$ per cent.	7 $\frac{2}{100}$ per cent.	6 per cent.		

<sup>1</sup> See Detailed Statements, on page 241, *et seq.*

<sup>2</sup> Rents, \$11,205; other sources, \$47,575.89.

<sup>3</sup> Salvage expenses.

<sup>4</sup> Market value not returned.

<sup>5</sup> Including increase of capital, \$100,000.

<sup>6</sup> Including \$12,353.83 incidental expenses; printing and advertising, \$3,502.64.

<sup>7</sup> Earnings of steam-pumps and wrecking apparatus.

<sup>8</sup> Office, agency and incidental expenses, \$10,863.98; Board of Fire Underwriters, \$212.59.

<sup>9</sup> Office, agency and incidental expenses, \$8,471.43; interest on borrowed money, \$674.



	CITIZENS'. (Fire.) New York.	CITY FIRE. New York.	CITY FIRE. Hartford, Ct.	CLEVELAND. (Fire and Inland.) Cleveland, O.	COLUMBIA FIRE. New York.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$300,000 00	\$210,000 00	\$250,000 00	\$414,400 00	\$300,000 00
of capital actually paid up in cash, . . . . .	300,000 00	210,000 00	250,000 00	414,400 00	300,000 00
par and cash market values of each share, . . . . .	\$20 \$27	\$70 \$115 50	\$100 \$165	\$50 \$50	\$30 \$105
scrip certificates of profits outstanding and not cancelled, . . . . .	150,000 00 <sup>2</sup>	- -	- -	- -	- -
scrip certificates of profits authorized but not issued, . . . . .	5,150 00	- -	- -	- -	- -
Gross present Assets, <sup>1</sup> . . . . .	\$686,806 37	\$466,068 52	\$548,287 37	\$530,208 81	\$451,331 73
LIABILITIES.					
Gross present Liabilities, <sup>1</sup> . . . . .	\$135,789 11	\$30,873 88	\$229,123 49	\$112,699 05	\$65,025 46
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$230,304 91	\$54,132 93	\$346,560 28	\$269,629 46	\$116,250 02
for marine premiums, . . . . .	- -	- -	- -	63,678 56	- -
for interest on mortgages of real estate, . . . . .	4,074 98	16,522 75	10,423 45	4,940 00	7,281 44
for interest and dividends from other sources, . . . . .	36,139 58	14,729 08	26,106 43	20,408 96	22,301 21
actually received for rents, . . . . .	- -	- -	- -	- -	- -
from all other sources, . . . . .	- -	- -	- -	10,082 50 <sup>4</sup>	- -
Gross Cash Income, . . . . .	\$270,519 47	\$85,384 76	\$383,090 16	\$368,739 48	\$145,832 67
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$73,794 19	\$5,739 81	\$257,139 56	\$190,149 19	\$84,564 81
for marine losses, . . . . .	- -	- -	- -	34,547 40	- -
for dividends to stockholders, . . . . .	100,465 00	30,000 00	40,000 00	18,904 58	30,000 00
for brokerage and commissions on premiums, . . . . .	15,014 80	2,276 55	54,377 93	40,172 48	13,578 85
for salaries and pay of officers and employes, . . . . .	41,065 03	16,651 66	18,345 82	35,149 72	20,307 75
for National taxes and duties, . . . . .	9,387 18	2,813 89	- -	- -	- -
for State and local taxes, . . . . .	2,680 19	3,874 56	19,017 73	9,453 57	3,965 59

for interest paid to scripholders during the year, . . .	\$5,232 50	-	-	-	-	-
for office, agency and incidental expenses, . . .	22,012 03 <sup>3</sup>	\$9,114 05	\$18,670 82	\$28,792 18	\$14,966 48 <sup>5</sup>	
Gross Cash Expenditures, . . .	\$269,650 92	\$70,470 52	\$407,551 86	\$357,169 12	\$167,383 48	
GENERAL ITEMS.						
Whole amount of fire risks outstanding at end of year, . . .	\$36,492,256 35	\$11,510,074 50	\$31,301,002 00	\$18,019,234 00	\$15,232,348 00	
of marine risks outstanding at end of year, . . .	-	-	-	-	-	
of fire risks written during the year, . . .	41,265,669 38	12,741,604 25	34,104,849 00	25,833,246 00	20,248,773 00	
of marine risks written during the year, . . .	-	-	-	9,989,234 00	-	
of fire premiums charged or receivable thereon, . . .	253,085 84	55,676 17	364,313 69	317,665 71	134,354 53	
of marine premiums charged or receivable thereon, . . .	-	-	-	72,280 98	-	
of fire risks terminated during the year, . . .	38,854,006 72	12,883,221 67	33,348,282 00	7,814,012 00	21,665,331 00	
of marine risks terminated during the year, . . .	-	-	-	9,989,234 00	-	
of fire losses incurred during the year, . . .	80,514 09	8,254 81	260,489 60	212,580 96	83,109 51	
of marine losses incurred during the year, . . .	-	-	-	34,547 40	-	
of fire losses incurred during the year on risks written in Massachusetts, . . .	19 50	-	26,729 31	15,804 62	7,263 09	
of notes received during the year for fire risks, and not paid, . . .	-	-	-	6,533 65	-	
of notes received during the year for marine risks, and not paid, . . .	-	-	-	6,748 53	-	
of dividends declared to stockholders during the year, . . .	100,500 00	30,000 00	40,000 00	18,904 58	30,000 00	
No. of States in which the Co. has agencies established, . . .	11	1	24	18	1	
of agents employed out of its own State, . . .	10	1	325	324	1	
Average annual percentage of dividends on capital stock, . . .	21 $\frac{1}{4}$ per cent.	17 $\frac{6}{10}$ per ct.	10 per cent.	15 per cent.	8 per cent.	

<sup>1</sup> See Detailed Statements, on page 251, *et seq.*<sup>2</sup> This is a reserve fund consisting of a fifty per cent. scrip dividend of the undivided profits, made to the stockholders at the time (January, 1870) when the Company entered upon the participation plan.<sup>3</sup> Office, agency and incidental expenses, \$21,585.97; interest on borrowed money, \$426.06.<sup>4</sup> Rents and salvages.<sup>5</sup> Including rents, stamps and fire patrol.

	COMMERCE. (Fire.) Albany, N. Y.	COMMERCE FIRE. New York.	COMMERCIAL FIRE. New York.	COMMERCIAL MUTUAL. Cleveland, O.	COMMER'L MUT. (Fire and Marine.) New York.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$400,000 00	\$200,000 00	\$200,000 00	\$201,210 00	-
of capital actually paid up in cash, . . . . .	400,000 00	200,000 00	200,000 00	-	-
par and cash market values of each share, . . . . .	\$100 \$110	\$100 \$100	\$50 \$55	-	-
scrip certificates of profits outstanding and not cancelled, . . . . .	-	-	-	201,210 00	\$764,710 00
<b>Gross present Assets,<sup>1</sup></b> . . . . .	\$689,231 58	\$249,372 33	\$306,002 17	\$349,623 99	\$1,148,043 99
<b>LIABILITIES.</b>					
<b>Gross present Liabilities,<sup>1</sup></b> . . . . .	\$173,344 98	\$24,003 12	\$46,987 53	\$93,076 41	\$265,040 31
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$241,102 17	\$41,253 11	\$75,380 91	\$70,139 26	\$4,489 29
for marine premiums, . . . . .	-	730 00	-	136,669 17	257,880 83
for interest on mortgages of real estate, . . . . .	5,561 62	3,360 00	5,135 07	1,789 44	-
for interest and dividends from other sources, . . . . .	30,530 65	12,501 68	12,897 43	18,046 76	64,147 20
actually received for rents, . . . . .	-	-	-	-	-
from all other sources, . . . . .	2,775 00 <sup>2</sup>	-	314 49 <sup>4</sup>	-	23,421 61 <sup>5</sup>
<b>Gross Cash Income,</b> . . . . .	\$279,969 44	\$57,844 79	\$93,727 90	\$226,644 63	\$349,938 93
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$174,002 33	\$14,205 17	\$49,786 35	\$40,771 23	\$1,191 92
for marine losses, . . . . .	-	-	-	68,080 28	81,511 18
for dividends to stockholders, . . . . .	40,000 00	22,000 00	20,530 00	-	-
for brokerage and commissions on premiums, . . . . .	36,137 74	2,241 70	8,355 96	15,130 04	2,534 57
for salaries and pay of officers and employes, . . . . .	14,591 70	13,625 00	10,056 88	12,500 00	33,815 00
for National taxes and duties, . . . . .	6,979 21	-	-	3,029 39	-
for State and local taxes, . . . . .	6,129 09	2,621 22	5,397 22	3,230 42	5,642 11



for redemption of scrip or certificates of profits,  
for interest paid to scripolders during the year,  
for office, agency and incidental expenses, . . .

## Gross Cash Expenditures, . . .

## GENERAL ITEMS.

Whole amount of fire risks outstanding at end of year,  
of marine risks outstanding at end of year,  
of fire risks written during the year, . . .  
of marine risks written during the year, . . .  
of fire premiums charged or receivable thereon,  
of marine premiums charged or receivable thereon,  
of fire risks terminated during the year, . . .  
of marine risks terminated during the year, . . .  
of fire losses incurred during the year, . . .  
of marine losses incurred during the year, . . .  
of fire losses incurred during the year on risks writ-  
ten in Massachusetts, . . .  
of marine losses incurred during the year on risks  
written in Massachusetts, . . .  
of notes received during the year for marine risks,  
and not paid, . . .  
of dividends declared to stockholders during the year,  
No. of States in which the Co has agencies established, . . .  
of agents employed out of its own State, . . .  
Average annual percentage of dividends on capital stock,

-	-	-	-	\$46,020 00	\$79,780 00
-	-	-	-	16,813 13	41,528 18
\$10,523 22 <sup>3</sup>	\$5,827 25	\$7,667 82	9,798 76		36,147 92 <sup>6</sup>
\$288,363 29	\$60,520 34	\$101,794 23	\$215,373 25		\$282,150 88
\$23,883,681 00	\$5,465,073 00	\$10,844,260 31	\$6,258,828 00		\$918,531 00
-	18,000 00	-	469,120 00		7,023,614 00
26,494,947 00	9,968,950 00	13,401,909 25	9,278,055 00		1,218,231 00
-	18,000 00	-	4,075,897 00		18,610,324 00
258,663 98	47,244 07	82,438 12	82,481 21		4,684 95
-	760 00	-	169,315 47		72,547 36
24,668,755 00	10,075,551 00	12,757,793 10	7,828,237 00		1,089,781 00
-	10,000 00	-	3,867,951 00		16,737,992 00
159,450 90	9,955 00	41,367 02	42,444 25		1,191 92
-	-	-	64,486 53		127,904 47
37,526 82	1,223 73	364 50	8,590 92		-
-	-	-	22 10		2,500 00
-	-	-	36,419 22		148,058 18
40,000 00	22,000 00	20,000 00	17,016 00		-
14	5	6	6		1
54	4	7	8		1
7 $\frac{42}{100}$ per cent.	7 $\frac{1}{2}$ per cent.	13 $\frac{1}{3}$ per cent.	-		-

<sup>1</sup> See Detailed Statements, on page 261, *et seq.*

<sup>2</sup> No rents.

<sup>3</sup> Office, agency and incidental expenses, \$2,058.17; travelling and adjusting, \$4,422.54; advertising, printing and stationery, \$4,042.51.

<sup>4</sup> Discount on losses and taxes.

<sup>5</sup> Including premiums on gold sold, payments on account of bad debts, and all other receipts.

<sup>6</sup> Including salvage expenses, rent, stationery, advertising and balance of expense account (other than above items), interest off premiums for prepayment, &c.

	COMMONWEALTH FIRE. New York.	CONNECTICUT FIRE. Hartford, Ct.	CONTINENTAL (Fire.) New York.	CORN EXCHANGE. (Fire and Inland ) New York.	DELAWARE MU- TUAL SAFETY. Philadelphia, Pa.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$250,000 00	\$200,000 00	\$500,000 00	\$300,000 00	\$360,000 00
actually paid up in cash, . . . . .	250,000 00	200,000 00	500,000 00	300,000 00	360,000 00
par and cash market values of each share, . . . . .	\$100	\$100	\$100	\$37 50	\$25
scrip certificates of profits outstanding and not can- celled, . . . . .	-	-	-	-	686,910 00
scrip certificates of profits authorized but not issued, ASSETS.	-	-	-	-	3,220 00
Gross present Assets, <sup>1</sup> . . . . .	\$320,048 53	\$405,068 79	\$2,538,037 74	\$398,986 21	\$1,821,162 37
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$108,297 12	\$90,839 65	\$637,141 77	\$92,234 48	\$471,821 15
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$192,517 11	\$153,879 30	\$879,445 22	\$136,565 80	\$146,650 66
for marine premiums, . . . . .	-	-	-	-	756,326 99
for interest on mortgages of real estate, . . . . .	15,610 00	-	46,599 82	6,275 50	14,955 00
for interest and dividends from other sources, . . . . .	-	27,212 33	82,891 93	13,388 91	45,892 68
actually received for rents, . . . . .	-	-	23,415 05	-	4,500 00
from all other sources, . . . . .	6,782 36	-	-	-	22,402 06 <sup>4</sup>
Gross Cash Income, . . . . .	\$214,909 47	\$181,091 63	\$1,032,352 02	\$156,230 21	\$990,727 39
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$221,657 92	\$75,568 06	\$258,040 30	\$99,318 39	\$99,603 08
for marine losses, . . . . .	-	-	-	-	498,705 01
for dividends to stockholders, . . . . .	25,000 00	24,000 00	91,006 00	90 00	67,173 70
for brokerage and commissions on premiums, . . . . .	19,497 61	29,950 77	140,001 56	13,533 95	5,920 13
for salaries and pay of officers and employes, . . . . .	19,498 93	9,600 00	114,231 07	18,883 32	62,594 66
for National taxes and duties, . . . . .	5,512 02	3,404 64	21,907 89	3,748 18	36,958 41
for State and local taxes, . . . . .	-	3,500 00	18,766 03	5,641 44	26,041 71
for redemption of scrip or certificates of profits, . . . . .	24,487 62 <sup>2</sup>	-	91,087 00	-	123,420 00

for interest paid to scripholders during the year,	-	-	-	-	\$25,149 42	-	-	-
for office, agency and incidental expenses,	-	-	-	\$4,459 67	101,843 32	\$16,027 60	\$10,002 93 <sup>s</sup>	-
Gross Cash Expenditures, . . . . .	\$315,654 10	\$150,483 14	\$862,032 59	\$157,242 88	\$930,419 63			
GENERAL ITEMS.								
Whole amount of fire risks outstanding at end of year,	\$15,016,851 50	\$14,837,164 00	128,322,575 00	\$14,195,709 00	\$20,220,167 00			
of marine risks outstanding at end of year,	-	-	-	-	12,725,540 00			
of fire risks written during the year,	18,556,754 00	13,105,000 00	151,055,221 00	23,419,355 00	24,052,517 00			
of marine risks written during the year,	-	-	-	-	54,798,121 00			
of fire premiums charged or receivable thereon,	203,384 00	153,879 30	1,021,805 96	161,949 10	154,801 20			
of marine premiums charged or receivable thereon,	-	-	-	-	799,419 36			
of fire risks terminated during the year,	18,033,288 21	12,795,400 00	125,101,080 00	24,484,983 00	24,107,051 00			
of marine risks terminated during the year,	-	-	-	-	56,538,017 00			
of fire losses incurred during the year,	246,657 92	86,068 00	274,902 07	112,893 09	106,014 08			
of marine losses incurred during the year,	-	-	-	-	516,389 01			
of fire losses incurred during the year on risks written in Massachusetts,	17,771 46	14,169 10	4,988 11	22,676 74	7,489 20			
of marine losses incurred during the year on risks written in Massachusetts,	-	-	-	50 00	281,163 63			
of notes received during the year for marine risks, and not paid,	-	-	-	-	230,971 27			
of dividends declared to stockholders during the year,	25,000 00	24,000 00	90,000 00	-	36,000 00			
of premium deposit received during the year on perpetual fire risks,	-	-	-	-	-			
of premium deposits actually returned during year,	-	-	-	-	-			
No. of States in which the Co. has agencies established,	12	20	27	2	3			
of agents employed out of its own State,	98	94	414	1	2			
Average annual percentage of dividends on capital stock,	-	10 per cent.	13 <sup>82</sup> / <sub>100</sub> per ct.	8 <sup>55</sup> / <sub>100</sub> per cent.	13 <sup>1</sup> / <sub>100</sub> per cent.			

<sup>1</sup> See Detailed Statements, on page 272, *et seq.*

<sup>2</sup> Including office, agency and incidental expenses, \$22,874.72; interest on borrowed money, \$1,612.90.

<sup>3</sup> Market value not given.

<sup>4</sup> Profit on sale of United States 10-40 bonds, &c.

<sup>5</sup> Including office, agency and incidental expenses, \$3,470.62; interest on borrowed money, \$80; advertising, printing and stationery, \$6,432.31.



	ENTERPRISE. (Fire.) Philadelphia, Pa.	EQUITABLE FIRE AND MARINE. Providence, R. I.	EXCELSIOR FIRE. New York.	FAME. (Fire.) Philadelphia, Pa.	FIREMAN'S FUND. (Fire-Marine.) San Francisco, Cal.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$500,000 00
of capital actually paid up in cash, . . . . .	200,000 00	200,000 00	200,000 00	195,500 00	500,000 00
of capital consisting of stockholders' notes, par and cash market values of each share, Assets.	- \$50	- \$53	- \$50	4,500 00 <sup>4</sup> \$50	- \$10
Gross present Assets, <sup>1</sup> . . . . .	\$611,654 15	\$271,019 81	\$335,723 88	\$192,155 56	\$799,626 67
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$397,217 76	\$46,097 34	\$95,262 61	\$25,926 43	\$187,541 41
<b>INCOME</b>					
Cash actually received for fire premiums, for marine premiums, . . . . .	\$53,333 52	\$57,402 25	\$171,488 90	\$36,280 78	\$206,875 55
for interest on mortgages of real estate, . . . . .	- 25,619 90	- 15,901 01	- 6,866 09	- 3,658 71	110,967 45
for interest and dividends from other sources, actually received for rents, . . . . .	1,959 63	22,026 59	10,433 87	6,874 29	96,915 38
from all other sources, . . . . .	2,354 00	2,631 57	10,025 00	366 68	16,734 95
	803 67 <sup>2</sup>	-	-	-	4,176 87 <sup>6</sup>
Gross Cash Income, . . . . .	\$84,070 72	\$97,961 42	\$198,813 86	\$47,180 46	\$435,670 20
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, for marine losses, . . . . .	\$17,622 12	\$40,058 32	\$101,397 45	\$28,560 47 <sup>5</sup>	\$114,243 41
for dividends to stockholders, . . . . .	-	4,611 87	-	-	91,841 57
for brokerage and commissions on premiums, . . . . .	9,222 60	28,060 00	20,005 00	-	80,000 00
for salaries and pay of officers and employes, . . . . .	8,091 66	7,449 92	24,603 58	4,056 61	35,569 39
for National taxes and duties, . . . . .	3,400 48	10,848 98	22,110 72	3,600 00	30,320 00
for State and local taxes, . . . . .	1,820 47	2,564 98	4,951 52	487 48	8,100 18
for office, agency and incidental expenses, . . . . .	10,952 97 <sup>3</sup>	1,711 70	6,983 75	1,743 57	7,942 69
		-	12,065 40	6,240 21	37,339 79 <sup>7</sup>
Gross Cash Expenditures, . . . . .	\$51,110 30	\$95,305 77	\$192,117 42	\$44,688 34	\$405,357 03

## GENERAL ITEMS.

Whole amount of fire risks outstanding at end of year, . . . . .	\$8,272,385 32	\$5,161,091 11	\$17,302 617 11	\$3,568,881 00	\$19,526,259 00
of marine risks outstanding at end of year, . . . . .	- -	149,216 83	- -	- -	1,107,668 00
of fire risks written during the year, . . . . .	7,675,126 46	5,480,892 25	21,924,347 18	3,996,314 00	22,401,138 00
of marine risks written during the year, . . . . .	- -	4,629,047 37	- -	- -	9,966,935 00
of fire premiums charged or receivable thereon, . . . . .	58,236 75	63,478 34	185,426 28	38,005 78	208,303 92
of marine premiums charged or receivable thereon, . . . . .	- -	17,427 20	- -	- -	144,204 54
of fire risks terminated during the year, . . . . .	42,112 05	5,337,668 78	20,334,673 41	3,399,905 00	16,953,575 00
of marine risks terminated during the year, . . . . .	- -	4,589,570 77	- -	- -	9,884,242 00
of fire losses incurred during the year, . . . . .	19,306 78	43,398 32	110,896 65	18,055 21	130,243 41
of marine losses incurred during the year, . . . . .	- -	6,361 87	- -	- -	120,800 90
of fire losses incurred during the year on risks written in Massachusetts, . . . . .	- -	16,721 51	6,128 36	9,241 07	- -
of marine losses incurred during the year on risks written in Massachusetts, . . . . .	- -	- -	- -	- -	- -
of notes received during the year for fire risks, and not paid, . . . . .	- -	- -	- -	- -	- -
of notes received during the year for marine risks, and not paid, . . . . .	- -	- -	- -	- -	- -
of dividends declared to stockholders during the year, . . . . .	- -	309 38	20,000 00	- -	33,466 47
of premium deposit received during the year on perpetual fire risks, . . . . .	65,808 39	28,000 00	- -	- -	80,000 00
of premium deposits actually returned during year, . . . . .	11,798 92	- -	- -	3,003 22	- -
No. of States in which the Co. has agencies established, . . . . .	3	- -	- -	220 00	- -
of agents employed out of its own State, . . . . .	1	4	12	1	- -
Average annual percentage of dividends on capital stock, . . . . .	6 $\frac{43}{100}$ per cent.	7 $\frac{1}{4}$ per cent.	9 $\frac{1}{16}$ per cent.	1	13 $\frac{50}{100}$ per cent.

<sup>1</sup> See Detailed Statements, on page 285, *et seq.*<sup>2</sup> Earnings on cancelled perpetual policies, \$268.44; policy, survey and transfer fees, \$535.23.<sup>3</sup> Including office, agency and incidental expenses, \$10,649.06; interest on borrowed money, \$303.91.<sup>4</sup> Market value not returned.<sup>5</sup> \$10,505.26 of this amount were losses that occurred in 1869.<sup>6</sup> Including policy fees, \$73; tax on policies, \$4,103.87.<sup>7</sup> Including office, agency and incidental expenses, \$20,887.15; advertising, \$12,252.64; rent, \$4,200.

	FIREMEN'S. (Fire.) New York.	FRANKLIN. (Fire.) Philadelphia, Pa.	FULTON FIRE. New York.	GERMANIA FIRE. New York.	GIRARD FIRE AND MARINE. Philadelphia, Pa.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$204,000 00	\$400,000 00	\$200,000 00	\$500,000 00	\$200,000 00
of capital actually paid up in cash, . . . . .	204,000 00	400,000 00	200,000 00	500,000 00	200,000 00
par and cash market value of each share, Assets.	\$17 \$23 80	\$100 \$500	\$25 \$26 25	\$50 \$58 50	\$100 \$115
Gross present Assets, <sup>1</sup> . . . . .	\$359,960 79	\$3,087,452 35	\$360,001 54	\$1,077,848 90	\$403,062 24
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$112,401 43	\$1,342,976 52	\$140,324 99	\$373,331 65	\$109,179 99
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$176,250 79	\$536,502 60	\$222,291 17	\$557,007 43	\$117,019 03
for marine premiums, . . . . .	- - -	- - -	- - -	19,322 60	- - -
for interest on mortgages of real estate, . . . . .	8,454 21	154,509 11	- - -	23,059 35	7,720 34
for interest and dividends from other sources, . . . . .	19,669 51	18,723 81	19,997 43	35,491 17	4,901 43
actually received for rents, . . . . .	- - -	- - -	- - -	12,206 74	11,008 33
from all other sources, . . . . .	- - -	29,258 63 <sup>3</sup>	- - -	- - -	5,750 00 <sup>6</sup>
Gross Cash Income, . . . . .	\$204,374 51	\$738,994 15	\$242,288 60	\$647,087 29	\$146,399 13
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$130,288 57	\$272,881 70	\$126,334 50	\$160,920 27	\$101,949 06
for marine losses, . . . . .	- - -	- - -	- - -	126,212 13	- - -
for dividends to stockholders, . . . . .	40,800 00	140,000 00	20,000 00	50,000 00	9,980 00
for brokerage and commissions on premiums, . . . . .	21,037 13	90,086 76	17,343 15	91,379 98	14,950 52
for salaries and pay of officers and employes, . . . . .	19,323 22	94,531 22	23,100 00	51,578 91	26,586 04
for National taxes and duties, . . . . .	5,834 78	- - -	- - -	16,448 87	3,413 30
for State and local taxes, . . . . .	- - -	14,475 54	10,675 16	10,948 66	8,451 99
for office, agency and incidental expenses, . . . . .	10,503 98 <sup>2</sup>	12,821 38 <sup>4</sup>	37,013 56	91,370 63 <sup>5</sup>	674 01 <sup>7</sup>
Gross Cash Expenditures, . . . . .	\$227,787 68	\$624,796 60	\$234,466 37	\$598,859 45	\$166,004 92



## GENERAL ITEMS.

Whole amount of fire risks outstanding at end of year, .  
 of marine risks outstanding at end of year, .  
 of fire risks written during the year, .  
 of marine risks written during the year, .  
 of fire premiums charged or receivable thereon, .  
 of marine premiums charged or receivable thereon, .  
 of fire risks terminated during the year, .  
 of marine risks terminated during the year, .  
 of fire losses incurred during the year, .  
 of marine losses incurred during the year, .  
 of fire losses incurred during the year on risks written in Massachusetts, .  
 of marine losses incurred during the year on risks written in Massachusetts, .  
 of notes received during the year for fire risks, and not paid, .  
 of notes received during the year for marine risks, and not paid, .  
 of dividends declared to stockholders during the year, .  
 of premium deposits received during the year on perpetual fire risks, .  
 of premium deposits actually returned during year, .  
 No. of States in which the Co. has agencies established, .  
 of agents employed out of its own State, .  
 Average annual percentage of dividends on capital stock, .

\$18,676,925 00	101,011,157 82	\$27,557,000 00	\$70,137,551 00	\$15,049,833 00
-	-	-	21,500 00	-
23,600,967 00	55,940,037 41	35,954,293 00	70,211,582 00	14,162,787 00
-	-	-	2,733,335 00	-
188,256 42	749,849 46	227,778 76	611,114 56	122,171 51
-	-	-	22,341 45	-
20,743,781 00	25,324,733 49	32,195,851 00	65,902,040 00	14,609,433 00
-	-	-	2,866,416 00	-
106,913 48	272,881 70	119,445 96	281,847 97	109,632 76
-	-	-	16,645 56	-
9,175 56	30,844 67	11,212 41	10,957 38	28,111 65
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
40,800 00	140,000 00	20,000 00	50,000 00	9,980 00
-	168,298 36	-	-	5,870 00
-	33,112 21	-	-	929 72
10	19	16	35	8
9	451	67	911	23
14 per cent.	18 $\frac{4}{5}$ per cent.	12 per cent.	8 $\frac{1}{3}$ per cent.	6 $\frac{1}{4}$ per cent.

<sup>1</sup> See Detailed Statements, on page 295, *et seq.*

<sup>2</sup> Including office, agency and incidental expenses, \$10,440.69; interest on borrowed money, \$63.29.  
<sup>3</sup> Gain on stock sold, \$3,552.99; policies and transfers, \$4,901.75; sale of coin, \$6.61; miscellaneous, \$20,797.28.

<sup>4</sup> Including office, agency and incidental expenses, \$1,104.29; donations, \$2,987.90; revenue stamps, \$5,719.37; loss expenses, \$3,009.82.

<sup>5</sup> Including office, agency and incidental expenses, \$78,373.09; rents, \$12,997.54.  
<sup>6</sup> Premium on mortgage, \$750; received in cancellation of lease, \$5,000.

<sup>7</sup> Including postage, \$574.65; real estate, \$7.70; interest allowed on bonds and mortgages bought, \$91.66.

	GREAT WESTERN. (Marine.) New York.	GUARDIAN FIRE. New York.	HANOVER FIRE. New York.	HARTFORD FIRE. Hartford, Ct.	HARTFORD STEAM BOILER INSPECTION. Hartford, Ct.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . .	\$1,651,400 00	\$200,000 00	\$400,000 00	\$1,000,000 00	\$500,000 00
of capital actually paid up in cash, . . .	1,651,400 00	200,000 00	400,000 00	1,000,000 00	100,000 00
of capital consisting of stockholders' notes, par and cash market values of each share, . . .	\$100    \$115	\$100    - <sup>3</sup>	\$50    \$55	\$100    \$260	400,000 00
					\$20    \$20
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . .	\$2,468,173 13	\$279,688 42	\$700,334 64	\$2,694,390 01	\$131,737 34
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . .	\$440,652 54	\$49,538 03	\$296,601 03	\$1,184,331 16	\$17,904 72
<b>INCOME.</b>					
Cash actually received for fire premiums, . . .	-    -	\$72,914 46	\$447,403 64	\$1,591,651 44	\$73,334 90 <sup>7</sup>
for marine premiums, . . .	\$1,099,158 85	912 50	23,684 46	-    -	-    -
for interest on mortgages of real estate, . . .	-    -	1,476 29	7,577 50	-    -	-    -
for interest and dividends from other sources, . . .	67,426 48	13,883 72	28,790 56	164,106 38	6,373 50
actually received for rents, . . .	10,000 00	-    -	-    -	3,429 45	-    -
from all other sources, . . .	-    -	-    -	-    -	-    -	-    -
Gross Cash Income, . . .	\$1,176,585 33	\$89,186 97	\$507,456 16	\$1,759,187 27	\$79,708 40
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, for marine losses, . . .	-    -	\$26,637 98	\$229,076 14	\$934,698 01	\$2,541 11 <sup>7</sup>
for dividends to stockholders, . . .	\$641,785 90	-    -	44,194 00	-    -	-    -
for brokerage and commissions on premiums, . . .	199,980 00	20,000 00	40,000 00	199,380 00	17,897 31
for salaries and pay of officers and employees, . . .	36,447 21	5,719 29	73,366 94	244,876 46	7,200 00
for National taxes and duties, . . .	70,472 98	13,596 56	34,255 91	84,149 22	603 75
for State and local taxes, . . .	-    -	2,849 30	12,832 83	45,476 92	1,043 42
for redemption of scrip of certificates of profits, . . .	38,910 69	-    -	11,807 31	32,224 35	-    -
	3,190 00	-    -	-    -	-    -	-    -

for interest paid to scripholders during the year,	\$213,348 13 <sup>3</sup>	—	—	—	—	—	—
for office, agency and incidental expenses,	—	\$9,807 31	\$77,880 16 <sup>4</sup>	\$106,143 87 <sup>5</sup>	—	\$34,354 68 <sup>6</sup>	—
Gross Cash Expenditures,	\$1,204,134 91	\$78,610 44	\$523,413 29	\$1,646,948 83	—	\$63,640 27	—
GENERAL ITEMS.							
Whole amount of fire risks outstanding at end of year,	—	\$7,079,121 00	\$45,714,850 25	161,693,240 00	—	\$6,491,044 00 <sup>7</sup>	—
of marine risks outstanding at end of year,	\$20,967,375 00	18,000 00	21,500 00	—	—	—	—
of fire risks written during the year,	—	8,520,600 00	57,114,199 26	143,411,370 00	—	6,788,094 00 <sup>7</sup>	—
of marine risks written during the year,	104,258,421 00	18,000 00	2,829,959 00	—	—	—	—
of fire premiums charged or receivable thereon,	—	81,128 35	515,813 21	1,682,692 60	—	75,286 71 <sup>7</sup>	—
of marine premiums charged or receivable thereon,	1,368,849 53	912 50	20,861 68	—	—	—	—
of fire risks terminated during the year,	—	7,131,023 00	49,813,085 42	—	—	5,241,088 00 <sup>7</sup>	—
of marine risks terminated during the year,	107,951,530 00	3,500 00	2,963,040 25	—	—	—	—
of fire losses incurred during the year,	—	40,565 87	242,619 17	—	—	2,489 94 <sup>7</sup>	—
of marine losses incurred during the year,	641,785 90	—	16,645 56	—	—	—	—
of fire losses incurred during the year on risks written in Massachusetts,	—	8,010 76	12,447 76	74,649 10	—	542 06 <sup>7</sup>	—
of marine losses incurred during the year on risks written in Massachusetts,	16,947 19	—	—	—	—	—	—
of notes received during the year for marine risks, and not paid,	735,757 82	—	8,040 92	—	—	—	—
of dividends declared to stockholders during the year,	197,570 00	20,000 00	40,000 00	200,000 00	—	—	—
No. of States in which the Co. has agencies established,	1	3	32	42	—	11	—
of agents employed out of its own State,	1	2	919	1,008	—	—	—
Average annual percentage of dividends on capital stock,	16 per cent.	5 per cent.	12 per cent.	—	—	21½ per cent.	—

<sup>1</sup> See Detailed Statements, on page 306, *et seq.*

<sup>3</sup> Market value not returned.

<sup>5</sup> Including rent, printing and advertising.

<sup>2</sup> Including \$211,743.17 paid cash in lieu of scrip dividends.

<sup>4</sup> Including rent, stationery, printing, maps, travelling expenses, advertising and postage.

<sup>6</sup> Inspection expenses, advertising, travelling expenses, &c.

<sup>7</sup> Boiler explosion risks.



	HOME. (Fire and Inland.) New York.	HOME. (Fire.) Columbus, O.	HOPE. (Fire.) Providence, R. I.	HOPE FIRE. New York.	INSURANCE CO. OF NO. AMERICA. Philadelphia, Pa.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . .	\$2,500,000 00	\$500,000 00	\$150,000 00	\$150,000 00	\$500,000 00
of capital actually paid up in cash, . . .	2,500,000 00	500,000 00	150,000 00	150,000 00	500,000 00
par and cash market values of each share, . . .	\$100 \$120	\$20 \$20	\$50 - <sup>o</sup>	\$25 \$25	\$30 \$30
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . .	\$4,578,008 02	\$627,947 34	\$211,673 12	\$213,740 77	\$3,050,535 64
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . .	\$1,513,256 61	\$111,460 81	\$70,240 22	\$29,461 84	\$1,254,450 22
<b>INCOME.</b>					
Cash actually received for fire premiums, . . .	\$2,092,584 51	\$208,601 75	\$87,234 36	\$71,075 93	\$1,056,024 48
for marine premiums, . . .	57,037 58	- -	- -	- -	705,623 73
for interest on mortgages of real estate, . . .	92,360 97	39,886 01	- -	9,326 80	47,879 92
for interest and dividends from other sources, . . .	172,506 39	- -	14,389 51	2,961 93	89,169 74
actually received for rents, . . .	12,819 35	- -	1,250 00	- -	- -
from all other sources, . . .	- -	25,934 00 <sup>4</sup>	- -	- -	- -
Gross Cash Income, . . .	\$2,427,308 80	\$274,421 76	\$102,873 87	\$83,364 66	\$1,898,697 87
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . .	\$1,272,002 97	\$73,921 22	\$83,325 37	\$51,009 83	\$623,233 94
for marine losses, . . .	16,412 87	- -	- -	- -	513,707 56
for dividends to stockholders, . . .	200,220 00	- -	12,992 50	7,500 00	97,500 00
for brokerage and commissions on premiums, . . .	299,021 01	43,285 32	11,381 52	10,874 07	173,871 41
for salaries and pay of officers and employes, . . .	283,089 95	10,506 20	4,660 00	13,335 00	45,500 00
for National taxes and duties, . . .	49,411 31	3,193 56	947 40	3,128 58	29,730 25
for State and local taxes, . . .	53,249 93	5,121 35	1,767 14	2,787 50	34,126 08
for office, agency and incidental expenses, . . .	162,230 14 <sup>2</sup>	21,298 24 <sup>5</sup>	8,174 63 <sup>7</sup>	9,423 29 <sup>8</sup>	111,873 13
Gross Cash Expenditures, . . .	\$2,335,638 18	\$157,325 89	\$123,248 56	\$98,058 27	\$1,629,542 37

## GENERAL ITEMS.

Whole amount of fire risks outstanding at end of year, . . . . .	242,265,347 00	\$20,605,896 00	\$5,427,109 63	\$6,412,052 00	\$90,428,495 00
of marine risks outstanding at end of year, . . . . .	- -	- -	- -	- -	8,721,530 00
of fire risks written during the year, . . . . .	250,472,410 00	16,825,244 00	6,586,311 84	9,758,577 00	106,936,246 00
of marine risks written during the year, . . . . .	9,798,651 00	- -	- -	- -	61,421,085 00
of fire premiums charged or receivable thereon, . . . . .	2,235,536 02	208,601 00	95,970 52	78,120 00	1,181,642 70
of marine premiums charged or receivable thereon, . . . . .	60,369 23	- -	- -	- -	967,108 12
of fire risks terminated during the year, . . . . .	219,093,473 00	4,587,490 00	5,849,292 95	11,047,684 00	87,573,640 00
of marine risks terminated during the year, . . . . .	9,798,651 00	- -	- -	- -	65,081,138 00
of fire losses incurred during the year, . . . . .	1,354,950 47	91,457 84	87,920 15	49,884 00	719,533 94
of marine losses incurred during the year, . . . . .	12,966 25	- -	- -	- -	630,307 56
of fire losses incurred during the year on risks written in Massachusetts, . . . . .	51,047 81	- -	15,299 80	20,764 35	- -
of marine losses incurred during the year on risks written in Massachusetts, . . . . .	- -	- -	- -	- -	- -
of notes received during the year for fire risks, and not paid, . . . . .	- -	8,011 62	- -	- -	- -
of notes received during the year for marine risks, and not paid, . . . . .	- -	- -	- -	- -	- -
of dividends declared to stockholders during the year, . . . . .	700,000 00 <sup>3</sup>	- -	13,500 00	7,500 00	350,626 48
of premium deposits received during the year on perpetual fire risks, . . . . .	- -	- -	- -	- -	97,500 00
of premium deposits actually returned during year, . . . . .	- -	- -	- -	- -	50,595 18
No. of States in which the Co. has agencies established, . . . . .	37	19	8	3	111,873 13
of agents employed out of its own State, . . . . .	1,099	567	19	2	21
Average annual percentage of dividends on capital stock, . . . . .	13 $\frac{5.2}{100}$ per ct.	- -	3 $\frac{1}{2}$ per cent.	5 per cent.	9 $\frac{1}{2}$ per cent.

<sup>1</sup> See Detailed Statements, on page 316, *et seq.*<sup>3</sup> \$200,000 payable in cash; \$500,000 payable in stock.<sup>5</sup> Including office, agency and incidental expenses, \$3,461.33; advertising, \$2,157.33; stationery and printing, \$15,679.58.<sup>7</sup> Including office, agency and incidental expenses, \$7,518.36; interest on borrowed money, \$656.27.<sup>8</sup> Including office, agency and incidental expenses, \$9,134.19; interest on borrowed money, \$289.10.<sup>2</sup> Including office, agency and incidental expenses, advertising, stationery and travelling expenses.<sup>4</sup> Increase of capital stock.<sup>6</sup> Market value not returned.

	INTERNATIONAL. (Fire-Marine.) New York.	IRVING FIRE. New York.	LAMAR FIRE. New York.	LANCASTER. (Fire.) Lancaster, Pa.	LORILLARD FIRE. New York.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . .	\$500,000 00	\$200,000 00	\$300,000 00	\$200,000 00	\$1,000,000 00
of capital actually paid up in cash, . . .	500,000 00	200,000 00	300,000 00	200,000 00	1,000,000 00
par and cash market values of each share, . . .	\$50 \$58	\$25 \$27.50	\$100 \$130	\$50 \$50	\$25 \$29
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . .	\$1,319,151 24	\$321,744 60	\$551,401 90	\$248,777 99	\$1,715,909 01
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . .	\$458,901 03	\$69,625 57	\$78,596 96	\$67,685 35	\$315,845 66
<b>INCOME.</b>					
Cash actually received for fire premiums, . . .	\$633,046 87	\$108,687 78	\$137,781 18	\$138,143 23	\$621,793 58
for marine premiums, . . .	8,301 04	- -	8,319 98	- -	- -
for interest on mortgages of real estate, . . .	7,932 05	3,863 07	8,599 70	4,504 82	30,081 19
for interest and dividends from other sources, . . .	71,091 69	17,370 64	25,994 16	7,654 97	64,661 70
actually received for rents, . . .	6,787 12	- -	- -	805 75	- -
from all other sources, . . .	10,815 81 <sup>2</sup>	651 20 <sup>3</sup>	1,233 23 <sup>5</sup>	- -	- -
Gross Cash Income, . . .	\$737,974 58	\$130,572 69	\$181,928 25	\$151,108 77	\$716,536 47
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . .	\$398,424 37	\$94,444 60	\$91,151 35	\$102,843 72	\$318,662 63
for marine losses, . . .	20,748 21	- -	2,549 52	- -	- -
for dividends to stockholders, . . .	52,631 58	27,895 00	39,000 00	60 00	100,000 00
for brokerage and commissions on premiums, . . .	93,885 54	13,335 26	13,378 19	23,496 59	87,202 52
for salaries and pay of officers and employes, . . .	64,966 52	14,250 00	20,290 10	14,322 64	52,460 00
for National taxes and duties, . . .	16,742 97	3,599 38	5,341 34	- -	- -
for State and local taxes, . . .	14,259 92	2,177 12	3,616 94	6,640 35	38,986 12
for office, agency and incidental expenses, . . .	53,988 26	10,355 66 <sup>4</sup>	10,215 37	- -	66,466 67 <sup>6</sup>
Gross Cash Expenditures, . . .	\$715,647 37	\$166,057 02	\$185,542 81	\$147,363 30	\$663,777 94



## GENERAL ITEMS.

Whole amount of fire risks outstanding at end of year, . . . . .	\$59,005,773 00	\$11,385,905 00	\$12,717,390 00	\$6,745,390 00	\$52,620,441 00
of marine risks outstanding at end of year, . . . . .	- -	- -	141,250 00	- -	- -
of fire risks written during the year, . . . . .	66,145,161 00	13,599,252 00	20,831,380 00	10,162,545 00	68,160,447 00
of marine risks written during the year, . . . . .	1,204,946 00	- -	5,529,831 00	- -	- -
of fire premiums charged or receivable thereon, . . . . .	698,007 64	115,275 59	145,265 80	145,831 76	677,143 58
of marine premiums charged or receivable thereon, . . . . .	8,515 49	- -	14,596 70	- -	- -
of fire risks terminated during the year, . . . . .	60,650,267 00	13,260,978 00	21,235,850 00	6,675,200 00	80,096,124 00
of marine risks terminated during the year, . . . . .	1,211,349 00	- -	3,914,361 00	- -	- -
of fire losses incurred during the year, . . . . .	409,534 61	97,980 97	88,547 31	106,515 91	318,662 63
of marine losses incurred during the year, . . . . .	3,547 21	- -	6,549 52	- -	- -
of fire losses incurred during the year on risks written in Massachusetts, . . . . .	28,652 46	2,276 04	3,288 49	10,750 38	21,751 34
of notes received during the year for fire risks, and not paid, . . . . .	- -	- -	- -	6,674 60	- -
of dividends declared to stockholders during the year, . . . . .	52,631 58	28,000 00	39,000 00	- -	100,000 00
of premium deposit received during the year on perpetual fire risks, . . . . .	- -	- -	- -	996 24	- -
of premium deposits actually returned during year, . . . . .	- -	- -	- -	390 00	- -
No. of States in which the Co. has agencies established, . . . . .	30	8	15	6	28
of agents employed out of its own State, . . . . .	354	11	28	70	421
Average annual percentage of dividends on capital stock, . . . . .	4 $\frac{64}{100}$ per cent.	10 $\frac{87}{100}$ per cent.	10 $\frac{4}{100}$ per cent.	3 per cent.	14 per cent.

1 See Detailed Statements, on page 324, *et seq.*

2 New York county bonds received for return of taxes.

3 Received from county of New York for return of taxes on United States securities illegally collected.

4 Office, agency and incidental expenses, \$10,332.41; interest on borrowed money, \$23.25.

5 Overpaid taxes.

6 Including fire patrol, printing, agents' supplies, &amp;c.

	MANHATTAN. (Fire-Marine.) New York.	MARKET FIRE. New York.	MERCANTILE FIRE. New York.	MERCANTILE MUTUAL. New York.	MERCHANTS'. (Fire & Inland.) Chicago, Ill.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$500,000 00	\$200,000 00	\$200,000 00	\$1,000,000 00	\$500,000 00
of capital actually paid up in cash, . . . . .	500,000 00	200,000 00	200,000 00	1,000,000 00	500,000 00
par and cash market values of each share, . . . . .	\$100 \$150	\$100 \$120	\$50 \$55	\$100 - <sup>3</sup>	\$100 \$143
scrip certificates of profits outstanding and not cancelled, . . . . .	- -	297,194 00	- -	- -	- -
scrip certificates of profits authorized but not issued, . . . . .	- -	- -	- -	- -	- -
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$1,407,788 39	\$704,684 29	\$273,399 17	\$1,515,736 55	\$878,252 25
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$420,437 61	\$239,460 57	\$38,191 09	\$393,589 57	\$158,938 79
<b>INCOME.</b>					
Cash actually received for premiums, . . . . .	\$715,109 76	\$340,262 78	\$67,108 60	- -	\$432,641 58
for interest on mortgages of real estate, . . . . .	115,651 65	- -	- -	\$801,364 19	139,513 76
for interest and dividends from other sources, . . . . .	19,015 76	14,599 05	4,703 79	- -	16,771 48
actually received for rents, . . . . .	54,805 86	27,921 34	13,004 73	51,583 79	6,378 53
from all other sources, . . . . .	- -	- -	- -	- -	30,886 74
	- -	- -	2,369 50 <sup>2</sup>	- -	17,072 75 <sup>4</sup>
Gross Cash Income, . . . . .	\$904,583 03	\$382,783 17	\$87,186 62	\$852,947 98	\$643,264 84
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$344,109 99	\$184,024 22	\$34,597 01	- -	\$259,403 28
for marine losses, . . . . .	129,327 32	- -	- -	\$532,184 81	122,635 48
for dividends to stockholders, . . . . .	79,600 00	24,000 00	20,000 00	90,215 38	60,000 00
for brokerage and commissions on premiums, . . . . .	99,509 94	47,793 38	5,013 34	43,891 66	53,564 55
for salaries and pay of officers and employes, . . . . .	47,278 83	67,984 80	13,331 33	55,119 29	66,173 04
for National taxes and duties, . . . . .	- -	11,151 69	2,440 19	14,391 84	5,682 40
for State and local taxes, . . . . .	33,884 17	4,389 67	3,114 21	7,103 93	24,048 82
for redemption of scrip of certificates of profits, . . . . .	- -	12,143 58	- -	- -	- -

for interest paid to scripholders during the year,	-	-	-	-	-	-	-	-	-
for office, agency and incidental expenses,	\$50,769 78	-	-	\$10,964 75	\$825 60	\$15,153 06 <sup>5</sup>			
Gross Cash Expenditures,	\$784,480 03	\$351,487 34	\$89,460 83	\$743,732 51	\$606,660 62				
GENERAL ITEMS.									
Whole amount of fire risks outstanding at end of year,	\$60,577,883 00	\$43,475,367 00	\$9,752,584 52	-	-	\$23,965,845 00			
of marine risks outstanding at end of year,	1,015,207 00	-	-	\$9,845,756 00	-	-			
of fire risks written during the year,	69,502,953 00	53,541,486 00	13,346,799 45	-	-	45,168,922 00			
of marine risks written during the year,	26,176,768 00	-	-	66,058,719 00	-	16,092,841 00			
of fire premiums charged or receivable thereon,	718,283 60	350,747 06	72,879 02	-	-	496,271 18			
of marine premiums charged or receivable thereon,	212,235 73	-	-	-	-	170,422 77			
of fire risks terminated during the year,	69,386,665 00	50,041,423 00	13,522,760 60	-	-	44,337,997 00			
of marine risks terminated during the year,	25,982,540 00	-	-	66,169,211 00	-	16,092,841 00			
of fire losses incurred during the year,	-	202,688 08	34,425 53	-	-	283,993 28			
of marine losses incurred during the year,	-	-	-	-	-	122,635 48			
of fire losses incurred during the year on risks writ-	27,965 13	20,562 58	1,326 52	-	-	34,818 56			
ten in Massachusetts,	-	-	-	-	-	-			
of notes received during the year for marine risks,	-	-	-	-	-	3,044 14			
and not paid,	80,000 00	24,000 00	20,000 00	70,000 00	60,000 00	-			
of dividends declared to stockholders during the year,	-	-	-	-	-	-			
of premium deposit received during the year on per-	-	-	-	-	-	-			
petual fire risks,	-	-	-	-	-	-			
of premium deposit actually returned during year,	-	-	-	-	-	-			
No. of States in which the Co. has agencies established,	29	23	7	2	2	18			
of agents employed out of its own State,	221	77	7	7	7	384			
Average annual percentage of dividends on capital stock,	14 per cent.	11 <sup>558</sup> / <sub>1000</sub> per ct.	9 <sup>47</sup> / <sub>100</sub> per cent.	-	-	12 per cent.			

1 See Detailed Statements, on page 337, *et seq.*

2 From the county of New York for return taxes, \$2,354.50; scrip held by the Company redeemed, \$15.

3 Market value not returned.

4 Interest accrued, \$10,482.85; rents accrued, \$6,590.50.

5 Including office, agency and incidental expenses, \$7,887.97; advertising, \$4,129.92; revenue and postage stamps, \$3,135.76.



	MERCHANTS'. (Fire.) New York.	MERCHANTS'. (Fire.) Hartford, Ct.	MERCHANTS'. (Fire-Marine.) Providence, R. I.	NARRAGANSETT FIRE & MARINE. Providence, R. I.	NATIONAL. (Fire.) New York.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . .	\$200,000 00	\$200,000 00	\$200,000 00	\$500,000 00	\$200,000 00
of capital actually paid up in cash, . . .	200,000 00	200,000 00	200,000 00	500,000 00	200,000 00
par and cash market values of each share, . . .	\$50	\$100	\$225	\$50	\$37.50
ASSETS.					\$46.87
Gross present Assets, <sup>1</sup> . . .	\$452,332 43	\$540,095 80	\$372,199 28	\$779,154 89	\$282,671 43
LIABILITIES.					
Gross present Liabilities, <sup>1</sup> . . .	\$110,658 92	\$202,800 92	\$122,956 04	\$292,712 94	\$29,321 85
INCOME.					
Cash actually received for fire premiums, . . .	\$160,107 34	\$312,085 14	\$170,548 92	\$295,094 71	\$59,777 47
for marine premiums, . . .	—	—	33,828 58	126,808 74	—
for interest on mortgages of real estate, . . .	17,199 03	24,867 71	—	14,814 00	16,306 38
for interest and dividends from other sources, . . .	11,263 34	13,410 67	26,793 05	50,875 58	1,663 55
actually received for rents, . . .	—	—	—	—	100 00
from all other sources, . . .	—	—	—	—	—
Gross Cash Income, . . .	\$188,569 71	\$350,363 52	\$231,170 55	\$487,593 03	\$77,847 40
EXPENDITURES.					
Cash actually paid during the year for fire losses, . . .	\$50,593 70	\$232,593 74	\$180,923 92	\$285,750 13	\$10,198 34
for marine losses, . . .	—	—	13,265 20	83,672 42	—
for dividends to stockholders, . . .	60,000 00	40,000 00	16,000 00	40,000 00	24,000 00
for brokerage and commissions on premiums, . . .	23,392 88	47,037 17	28,828 47	51,463 02	2,892 38
for salaries and pay of officers and employes, . . .	29,249 64	16,477 77	9,761 97	31,740 06	9,864 94
for National taxes and duties, . . .	7,314 60	9,667 50	4,441 70	10,145 89	2,581 04
for State and local taxes, . . .	3,605 21	7,883 79	4,833 80	7,005 89	4,425 96
for office, agency and incidental expenses, . . .	10,994 40	19,871 12 <sup>2</sup>	1,883 32 <sup>3</sup>	—	6,174 01 <sup>5</sup>
Gross Cash Expenditures, . . .	\$185,150 43	\$373,531 09	\$259,938 38	\$509,777 41	\$60,136 67

## GENERAL ITEMS.

Whole amount of fire risks outstanding at end of year, . . . . .	\$28,126,628 17	\$30,929,013 00	\$11,583,440 00	\$21,785,336 00	\$10,524,831 00
of marine risks outstanding at end of year, . . . . .	-	-	54,860 00	1,040,710 00	57,178 55
of fire risks written during the year, . . . . .	29,260,543 99	33,016,669 00	15,130,391 00	30,553,714 00	13,539,450 00
of marine risks written during the year, . . . . .	-	-	2,018,085 00	8,134,634 00	64,961 16
of fire premiums charged or receivable thereon, . . . . .	176,167 85	334,501 33	186,887 97	331,086 62	-
of marine premiums charged or receivable thereon, . . . . .	-	-	15,775 40	114,396 64	-
of fire risks terminated during the year, . . . . .	29,842,778 37	31,985,454 00	16,003,294 00	29,290,048 00	11,683,983 00
of marine risks terminated during the year, . . . . .	-	-	2,183,945 00	8,183,017 00	56,713 00
of fire losses incurred during the year, . . . . .	70,552 13	224,594 74	20,555 59	305,786 38	10,273 34
of marine losses incurred during the year, . . . . .	-	-	-	86,707 35	-
of fire losses incurred during the year on risks written in Massachusetts, . . . . .	-	11,277 77	44,121 10	106,615 92	68 89
of marine losses incurred during the year on risks written in Massachusetts, . . . . .	-	-	-	28,707 46	-
of notes received during the year for marine risks, and not paid, . . . . .	-	-	2,279 25	42,759 80	-
of dividends declared to stockholders during the year, . . . . .	60,000 00	40,000 00	16,000 00	40,000 00	24,000 00
No. of States in which the Co. has agencies established, . . . . .	3	24	11	-	2
of agents employed out of its own State, . . . . .	4	187	87	-	1
Average annual percentage of dividends on capital stock, . . . . .	18 <sup>7</sup> / <sub>100</sub> per cent.	10 <sup>4</sup> / <sub>18</sub> per cent.	11 <sup>9</sup> / <sub>10</sub> per cent.	1 <sup>44</sup> / <sub>100</sub> per cent.	-

<sup>1</sup> See Detailed Statements, on page 349, *et seq.*<sup>2</sup> Including office, agency and incidental expenses, \$7,836.40; books and stationery, special agents' expenses, travelling expenses, &c., \$12,034.72.<sup>3</sup> Interest on borrowed money, \$219.72; re-insurance, \$1,146.23; profit and loss, being bad notes for premiums, \$517.37.<sup>4</sup> Market value not returned.<sup>5</sup> Office, agency and incidental expenses, \$1,618.28; interest on borrowed money, \$23.33; rent, \$4,000; fire patrol and New York Board of Fire Underwriters, \$532.70.

	NATIONAL. (Fire and Marine.) Bangor, Me.	NIAGARA FIRE. (Fire and Inland.) New York.	NO. AMERICAN FIRE. New York.	NO. AMERICAN FIRE. Hartford, Ct.	NORWICH FIRE. Norwich, Ct.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$200,000 00	\$1,000,000 00	\$500,000 00	\$300,000 00	\$300,000 00
of capital actually paid up in cash, . . . . .	200,000 00	1,000,000 00	500,000 00	300,000 00	300,000 00
par and cash market values of each share, . . . . .	\$100 \$104.17	\$50 \$50	\$50 \$54	\$100 \$100	\$50 \$40
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$240,109 83	\$1,304,567 09	\$770,304 95	\$456,503 31	\$378,718 34
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$30,949 45	\$283,968 81	\$220,232 27	\$180,791 64	\$119,190 76
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$20,978 30	\$530,299 31	\$365,267 80	\$326,583 55	\$182,784 80
for marine premiums, . . . . .	880 74	21,919 46	-	-	-
for interest on mortgages of real estate, . . . . .	-	11,981 83	13,201 39	108 75	-
for interest and dividends from other sources, . . . . .	-	66,672 48	16,922 57	31,574 82	28,651 61
actually received for rents, . . . . .	-	-	24,452 45	-	-
from all other sources, . . . . .	-	-	4,346 56 <sup>2</sup>	-	5,584 38 <sup>4</sup>
Gross Cash Income, . . . . .	\$21,859 04	\$630,873 08	\$424,190 77	\$358,267 12	\$217,020 79
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$1,714 64	\$325,716 21	\$254,042 98	\$256,945 65	\$142,051 90
for marine losses, . . . . .	-	16,645 56	-	-	-
for dividends to stockholders, . . . . .	-	100,460 00	50,370 50	36,000 00	-
for brokerage and commissions on premiums, . . . . .	3,218 52	79,704 20	57,304 70	48,979 62	27,911 82
for salaries and pay of officers and employes, . . . . .	2,324 35	52,000 00	32,150 22	17,979 16	10,691 88
for National taxes and duties, . . . . .	-	33,446 21	-	8,413 42	-
for State and local taxes, . . . . .	518 07	-	31,966 18	9,957 32	8,289 81
for redemption of scrip of certificates of profits, . . . . .	-	-	-	-	-
for office, agency and incidental expenses, . . . . .	3,826 66	70,988 64	48,219 95 <sup>3</sup>	16,189 24	12,744 43
Gross Cash Expenditures, . . . . .	\$11,602 24	\$678,960 82	\$474,054 53	\$394,464 41	\$201,689 84



## GENERAL ITEMS.

Whole amount of fire risks outstanding at end of year, of marine risks outstanding at end of year, of fire risks written during the year, of marine risks written during the year, of fire premiums charged or receivable thereon, of marine premiums charged or receivable thereon, of fire risks terminated during the year, of marine risks terminated during the year, of fire losses incurred during the year, of marine losses incurred during the year, of fire losses incurred during the year on risks written in Massachusetts, of marine losses incurred during the year on risks written in Massachusetts, of notes received during the year for fire risks, and not paid, of notes received during the year for marine risks, and not paid, of dividends declared to stockholders during the year, of premium deposit received during the year on perpetual fire risks, of premium deposit actually returned during year, No. of States in which the Co. has agencies established, of agents employed out of its own State, Average annual percentage of dividends on capital stock,	\$2,068,592 68 233,848 00 2,266,442 68 403,096 15 32,730 83 16,648 65 185,350 00 137,865 15 2,464 64 - - - - - - - - - - 13,224 79 - - - - - - 7 35 -	\$55,773,500 00 - - 65,832,047 00 2,829,958 00 - - - - 61,178,310 00 - - 325,716 21 16,645 56 - - 18,585 31 - - - - - - 100,000 00 - - - - - - 30 750 131½ per cent.	\$30,890,640 00 - - - - - - 447,075 09 - - - - - - - - - - - - 27,108 95 - - - - - - - - 50,000 00 - - - - - - - - - - 10 per cent.	\$28,388,661 00 - - 30,944,425 00 - - 352,064 00 - - 28,401,893 00 - - 270,629 89 - - - - 29,237 33 - - - - - - - - 36,000 00 - - - - - - 24 266 7⅔ per cent.	\$12,378,176 00 - - 16,561,058 00 - - 186,312 29 - - 17,690,796 00 - - 156,212 68 - - - - 43,924 35 - - - - - - - - - - - - 17 139 -
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<sup>1</sup> See Detailed Statements, on page 356, *et seq.*<sup>3</sup> Including rent, advertising, adjusting, printing, supplies and incidental expenses.<sup>2</sup> Profit on sale of bonds.<sup>4</sup> Sale of stocks and bonds.

	OCCIDENTAL. (Fire and Marine.) San Francisco, Cal.	ORIENT. (Marine.) New York.	PACIFIC. (Fire-Marine.) San Francisco, Cal.	PEOPLE'S. (Fire and Marine.) San Francisco, Cal.	PHENIX. (Fire-Marine.) Brooklyn, N. Y.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$300,000 00	-	\$1,000,000 00	\$200,000 00	\$1,000,000 00
of capital actually paid up in cash, . . . . .	300,000 00	-	1,000,000 00	200,000 00	1,000,000 00
of capital consisting of stockholders' notes, . . . . .	-	\$525,576 68	-	-	-
par and cash market values of each share, . . . . .	\$100 \$98	-	\$100 \$112	\$100 \$110	\$50 \$57.50
scrip certificates of profits outstanding and not cancelled, . . . . .	-	1,028,880 00	-	-	-
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$474,094 53	\$1,827,418 20	\$1,777,266 63	\$323,113 17	\$1,895,010 27
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$156,102 71	\$676,918 93	\$473,436 00	\$73,379 15	\$522,063 61
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$199,847 41	-	\$758,554 49	\$152,899 01	\$724,786 89
for marine premiums, . . . . .	81,126 83	\$834,224 85	374,413 86	61,556 28	279,650 10
for interest on mortgages of real estate, . . . . .	31,764 72	-	-	15,657 48	21,763 42
for interest and dividends from other sources, . . . . .	7,214 72	41,173 52	164,308 14	16,586 00	53,094 65
actually received for rents, . . . . .	-	-	8,455 66	-	8,497 93
from all other sources, . . . . .	2,862 66 <sup>2</sup>	-	-	100,000 00 <sup>4</sup>	18,533 51 <sup>8</sup>
Gross Cash Income, . . . . .	\$322,816 34	\$875,398 37	\$1,305,732 15	\$346,698 77	\$1,106,326 50
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$126,249 32	-	\$408,970 20	\$81,621 20	\$384,675 22
for marine losses, . . . . .	52,741 68	\$449,702 47	298,606 48	22,141 89	197,865 50
for dividends to stockholders, . . . . .	36,000 00	-	160,000 00	71,000 00 <sup>5</sup>	110,000 00
for brokerage and commissions on premiums, . . . . .	32,560 76	29,043 32	129,009 36	14,890 81	119,699 66
for salaries and pay of officers and employes, . . . . .	20,790 00	54,577 68	64,407 66	27,766 49	88,364 50
for National taxes and duties, . . . . .	5,575 19	-	-	-	25,884 97
for State and local taxes, . . . . .	2,526 28	21,598 89	37,947 04	4,557 30	17,370 29

for interest paid to scripholders during the year,	\$53,092 47	\$131,874 28	\$22,343 59 <sup>6</sup>	\$84,901 04 <sup>9</sup>
for office, agency and incidental expenses,	23,085 15			
Gross Cash Expenditures,	\$631,099 98	\$1,230,815 02	\$244,321 28	\$1,028,761 18
GENERAL ITEMS.				
Whole amount of fire risks outstanding at end of year,	\$17,651,092 00	\$62,376,066 00	\$9,310,425 17	\$53,422,869 00
of marine risks outstanding at end of year,	854,910 00	2,819,942 00	696,592 32	15,985,783 00
of fire risks written during the year,	21,085,066 00	87,206,027 00	18,333,692 67	90,559,850 00
of marine risks written during the year,	7,400,227 00	48,399,032 00	2,095,688 12	30,949,921 00
of fire premiums charged or receivable thereon,	223,558 60	941,142 53	210,305 64	796,928 83
of marine premiums charged or receivable thereon,	110,247 42	477,169 25	81,352 22	399,738 12
of fire risks terminated during the year,	13,656,595 00	65,368,631 00	12,677,611 50	90,312,969 00
of marine risks terminated during the year,	7,198,891 00	47,706,779 00	1,828,622 80	26,612,976 00
of fire losses incurred during the year,	14,103,688 00	- - -	104,313 09 <sup>7</sup>	401,976 22
of marine losses incurred during the year,	68,757 68	- - -	- - -	202,366 67
of fire losses incurred during the year on risks written in Massachusetts,	651 11	8,406 10	- - -	10,079 39
of marine losses incurred during the year on risks written in Massachusetts,	- - -	7,821 29	- - -	3,910 84
of notes received during the year for marine risks, and not paid,	[30,049 42	- - -	24,558 68	88,634 88
of dividends declared to stockholders during the year,	- - -	160,000 00	71,000 00 <sup>5</sup>	110,000 00
No. of States in which the Co. has agencies established,	13	36	15	32
of agents employed out of its own State,	65	- - -	23	378
Average annual percentage of dividends on capital stock,	10 $\frac{1}{2}$ per cent.	- - -	30 per cent.	13 per cent.

<sup>1</sup> See Detailed Statements, on page 365, *et seq.*

<sup>2</sup> \$955,000 in cash, and \$250,000 in stock.

<sup>3</sup> \$21,000 in cash, and \$50,000 in stock.

<sup>4</sup> Including fire and marine losses.

<sup>5</sup> Office, agency and incidental expenses, \$68,501.04; purchase of real estate for office in Williamsburg, \$16,400.

<sup>6</sup> Profit on \$29,000 U. S. Bonds, \$1,564 13; profit on U. S. currency, \$1,200.53; fee for marine policies, \$98.

<sup>7</sup> Increase of capital stock from \$100,000 to \$200,000.

<sup>8</sup> Including rent, printing, advertising, stationery, &c.

<sup>9</sup> Earnings of wrecking pumps, \$6,264.05; premium on gold, \$11,024.93; profits on sale of U. S. Bonds, \$1,244.53.



	PHENIX. (Fire.) Hartford, Ct.	PROVIDENCE WASHINGTON. Providence, R. I.	PUTNAM FIRE. Hartford, Ct.	RELIEF FIRE. New York.	REPUBLIC FIRE. New York.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$600,000 00	\$200,000 00	\$400,000 00	\$200,000 00	\$300,000 00
of capital actually paid up in cash, . . . . .	600,000 00	200,000 00	400,000 00	200,000 00	300,000 00
par and cash market values of each share, . . . . .	\$100 \$250	\$32 \$50	\$100 \$100	\$50 \$55	\$100 \$110
scrip certificates of profits outstanding and not cancelled, . . . . .	- -	- -	- -	- -	91,750 00
scrip certificates of profits authorized but not issued, . . . . .	- -	- -	- -	- -	- -
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$1,738,921 98	\$415,148 51	\$770,782 97	\$310,907 67	\$683,478 43
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$767,106 23	\$99,502 30	\$357,829 33	\$61,348 00	\$247,828 07
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$1,277,514 05	\$126,345 73	\$670,409 90	\$112,369 00	\$296,769 46
for marine premiums, . . . . .	- -	- -	- -	- -	20,472 76
for interest on mortgages of real estate, . . . . .	4,614 40	- -	11,011 61	7,840 00	7,131 25
for interest and dividends from other sources, . . . . .	109,018 57	13,401 17	22,541 52	9,815 08	24,887 90
actually received for rents, . . . . .	- -	17,300 00	8,061 64	- -	13,800 00
from all other sources, . . . . .	- -	- -	100,000 00 <sup>2</sup>	- -	24,846 79 <sup>4</sup>
Gross Cash Income, . . . . .	\$1,391,147 02	\$157,046 90	\$812,024 67	\$130,024 08	\$337,908 16
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$756,132 43	\$107,562 74	\$507,750 24	\$68,388 21	\$155,504 88
for marine losses, . . . . .	- -	- -	- -	- -	44,194 00
for dividends to stockholders, . . . . .	150,000 00	29,209 00	- -	24,000 00	30,000 00
for brokerage and commissions on premiums, . . . . .	192,657 19	17,665 76	102,684 90	7,845 78	46,148 03
for salaries and pay of officers and employes, . . . . .	46,695 74	7,463 67	125,921 83	12,960 00	40,000 00
for National taxes and duties, . . . . .	23,527 42	6,064 58	16,780 09	3,996 57	7,810 55
for State and local taxes, . . . . .	40,553 84	4,060 40	15,634 37	3,462 77	9,258 70

for interest paid to scripholders during the year, . . .	\$121,445 52	-	-	-	\$5,637 60
for office, agency and incidental expenses, . . .	\$121,445 52	-	-	-	42,396 09 <sup>5</sup>
Gross Cash Expenditures, . . .	\$1,331,012 14	\$6,017 13	\$768,771 43	\$8,826 53 <sup>3</sup>	\$380,949 85
GENERAL ITEMS.					
Whole amount of fire risks outstanding at end of year, . . .	104,056,759 00	\$11,750,467 00	\$40,672,771 00	\$14,647,855 00	\$28,465,579 00
of marine risks outstanding at end of year, . . .	-	-	-	-	21,500 00
of fire risks written during the year, . . .	110,708,946 00	14,445,731 00	50,253,986 00	16,584,442 00	33,078,735 00
of marine risks written during the year, . . .	-	-	-	-	2,829,959 00
of fire premiums charged or receivable thereon, . . .	1,356,855 54	138,340 89	723,703 40	138,080 64	328,038 53
of marine premiums charged or receivable thereon, . . .	-	-	-	-	20,681 50
of fire risks terminated during the year, . . .	97,556,401 00	14,553,576 00	9,581,215 00	16,730,447 00	28,796,591 00
of marine risks terminated during the year, . . .	-	-	-	-	2,963,040 00
of fire losses incurred during the year, . . .	808,630 57	118,261 95	513,387 40	78,738 00	179,222 67
of marine losses incurred during the year, . . .	-	-	-	-	73,594 00
of fire losses incurred during the year on risks written in Massachusetts, . . .	48,538 72	35,204 78	27,995 69	6,867 40	4,416 40
of notes received during the year for marine risks, and not paid, . . .	-	-	-	-	125 00
of dividends declared to stockholders during the year, . . .	150,000 00	25,000 00	-	24,000 00	30,000 00
No. of States in which the Co. has agencies established, . . .	36	11	36	4	33
of agents employed out of its own State, . . .	1,207	27	848	3	829
Average annual percentage of dividends on capital stock, . . .	17 per cent.	12 per cent.	1 $\frac{1}{3}$ per cent.	7 $\frac{6}{16}$ per cent.	9 $\frac{1}{2}$ per cent.

<sup>1</sup> See Detailed Statements, on page 377, *et seq.*

<sup>2</sup> New capital. <sup>3</sup> Office expenses, fire patrol, &c.

<sup>4</sup> Exchange of securities. <sup>5</sup> Office, agency and incidental expenses, \$37,396.09; rents, \$5,000.

	ROGER WILLIAMS. Providence, R. I.	SECURITY. (Fire and Inland.) New York.	STANDARD FIRE. New York.	ST. NICHOLAS. (Fire.) New York.	SUN. (Fire.) Cleveland, O.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$200,000 00	\$1,000,000 00	\$200,000 00	\$150,000 00	\$200,000 00
of capital actually paid up in cash, . . . . .	200,000 00	1,000,000 00	200,000 00	150,000 00	200,000 00
par and cash market values of each share, . . . . .	\$50 - <sup>2</sup>	\$100 - <sup>2</sup>	\$50 \$62.50	\$25 \$25	\$20 \$22
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$278,966 64	\$1,879,714 60	\$371,479 44	\$222 571 88	\$301,340 40
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$99,805 78	\$896,185 50	\$66,239 66	\$43,026 88	\$69,581 35
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$125,292 19	\$1,285,747 47	\$107,924 50	\$80,917 47	\$104,750 96
for marine premiums, . . . . .	34,411 16	376,538 80	- -	465 01	- -
for interest on mortgages of real estate, . . . . .	- -	31,204 11	3,805 47	1,899 63	- -
for interest and dividends from other sources, . . . . .	21,695 50	59,900 27	18,043 76	9,036 44	19,074 41
from all other sources, . . . . .	- -	- -	- -	- -	4,362 36
Gross Cash Income, . . . . .	\$181,398 85	\$1,753,390 65	\$129,773 73	\$92,318 55	\$128,187 73
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$126,869 37	\$826,384 17	\$43,411 94	\$42,973 32	\$51,974 44
for marine losses, . . . . .	38,381 88	301,925 95	- -	235 44	- -
for dividends to stockholders, . . . . .	- -	85,000 00	20,000 00	15,000 00	21,000 00
for brokerage and commissions on premiums, . . . . .	23,674 05	241,044 66	8,452 49	11,346 07	9,961 39
for salaries and pay of officers and employes, . . . . .	5,200 00	112,800 60	17,325 00	14,250 00	12,500 00
for National taxes and duties, . . . . .	3,306 91	38,544 25	3,971 98	2,716 69	2,605 97
for State and local taxes, . . . . .	- -	- -	1,625 11	- -	3,351 46
for redemption of scrip or certificates of profits, . . . . .	2,387 40	30,685 67	25,000 00	- -	- -
for interest paid to scrip-holders during the year, . . . . .	- -	281 52	1,750 00	- -	- -
for office, agency and incidental expenses, . . . . .	9,679 85	96,884 78	23,304 91	6,281 75	5,754 62
Gross Cash Expenditures, . . . . .	\$209,499 46	\$1,733,551 60	\$144,841 43	\$92,803 27	\$107,147 88



## GENERAL ITEMS.

Whole amount of fire risks outstanding at end of year, . . . . .	\$8,612,691 00	140,260,469 00	\$12,672,532 00	\$10,295,801 00	\$9,520,258 00
of marine risks outstanding at end of year, . . . . .	182,500 00	1,839,950 00	-	-	-
of fire risks written during the year, . . . . .	10,465,735 00	153,129,260 00	18,847,471 00	11,492,774 00	10,541,274 00
of marine risks written during the year, . . . . .	2,209,198 00	89,898,854 00	-	-	-
of fire premiums charged or receivable thereon, . . . . .	134,469 13	1,420,820 58	116,232 00	83,884 02	121,154 18
of marine premiums charged or receivable thereon, . . . . .	41,407 01	464,672 25	-	-	-
of fire risks terminated during the year, . . . . .	8,885,672 00	130,185,077 00	18,028,058 00	12,102,586 00	9,164,369 00
of marine risks terminated during the year, . . . . .	2,089,698 00	90,002,929 00	-	-	-
of fire losses incurred during the year, . . . . .	124,434 67	851,601 93	52,332 36	40,758 76	54,320 00
of marine losses incurred during the year, . . . . .	14,781 18	276,231 99	-	-	-
of fire losses incurred during the year on risks written in Massachusetts, . . . . .	50,261 76	48,930 15	5,442 68	1,250 00	3,289 80
of marine losses incurred during the year on risks written in Massachusetts, . . . . .	3,483 53	-	-	-	-
of notes received during the year for fire risks, and not paid, . . . . .	-	41,097 06	-	-	-
of notes received during the year for marine risks, and not paid, . . . . .	-	-	-	-	-
of dividends declared to stockholders during the year, . . . . .	-	30,057 51	-	-	-
No. of States in which the Co. has agencies established, . . . . .	-	85,000 00	46,750 00	15,000 00	21,000 00
of agents employed out of its own State, . . . . .	12	33	10	3	8
Average annual percentage of dividends on capital stock, . . . . .	118	799	17	4	16
	11, $\frac{3}{8}$ per ct.	9 $\frac{5}{8}$ per cent.	10 per cent.	-	10 per cent.

<sup>1</sup> See Detailed Statements, on page 389, *et seq.*

<sup>2</sup> Market value not returned.

	TRADESMEN'S FIRE. New York.	UNION. (Fire and Marine.) San Francisco, Cal.	UNION. (Fire.) Baltimore, Md.	UNION. (Fire and Marine.) Bangor, Me.	UNION MUTUAL. (Fire and Marine.) Philadelphia, Pa.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$150,000 00	\$750,000 00	\$200,000 00	\$200,000 00	\$139,820 00
of capital actually paid up in cash, . . . . .	150,000 00	750,000 00	100,000 00	200,000 00	139,820 00
of capital consisting of stockholders' notes, par and cash market values of each share, . . . . .	- - -	- - -	100,000 00	- - -	- - -
scrip certificates of profits outstanding and not can- celled, . . . . .	\$25 \$42.50	\$100 \$104	\$10 \$6.25	\$100 \$125	\$10 \$10
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$423,181 47	\$1,115,573 67	\$174,914 22	\$421,204 56	\$265,843 28
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$111,887 91	\$242,449 75	\$52,275 43	\$165,299 83	\$88,889 49
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$174,628 51	\$193,253 24	\$71,151 89	\$49,639 21	\$37,758 23
for marine premiums, . . . . .	3,254 19	205,401 47	- - -	138,962 47	83,523 74
for interest on mortgages of real estate, . . . . .	9,581 25	89,798 31	- - -	11,880 00	- - -
for interest and dividends from other sources, . . . . .	17,289 22	9,357 62	8,237 63	3,454 09	12,421 77
actually received for rents, . . . . .	- - -	4,300 00	2,259 14	- - -	- - -
from all other sources, . . . . .	- - -	- - -	- - -	- - -	4,805 04 <sup>5</sup>
Gross Cash Income, . . . . .	\$204,753 17	\$502,110 64	\$81,648 66	\$203,935 77	\$138,508 78
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$120,301 43	\$82,413 20	\$47,571 91	\$35,533 75	\$31,562 80
for marine losses, . . . . .	3,622 86	185,884 11	- - -	70,986 35	76,868 63
for dividends to stockholders, . . . . .	20,930 00	111,927 00	10,000 00	20,526 31	8,540 44
for brokerage and commissions on premiums, . . . . .	18,153 51	39,493 03	8,176 92	8,241 98	4,286 60
for salaries and pay of officers and employes, . . . . .	26,120 83	42,754 20	5,210 42	6,285 04	9,450 00
for National taxes and duties, . . . . .	4,664 99	- - -	1,637 81	1,680 90	2,438 69
for State and local taxes, . . . . .	3,218 83	6,038 59	3,031 83	- - -	537 85
for redemption of scrip of certificates of profits, . . . . .	- - -	- - -	- - -	14,710 43 <sup>4</sup>	- - -

for interest paid to scripholders during the year, . . .	\$12,293 59	\$39,650 75 <sup>2</sup>	\$736 67 <sup>3</sup>	-	\$1,916 45 <sup>6</sup>
for office, agency and incidental expenses, . . .	\$209,306 04	\$508,160 88	\$76,365 56	\$4,176 90	2,770 09
Gross Cash Expenditures, . . .	\$26,884,982 00	\$17,671,192 00	\$5,934,925 00	\$162,141 66	\$138,371 55
GENERAL ITEMS.					
Whole amount of fire risks outstanding at end of year, . . .	27,891,882 00	2,265,557 00	-	\$6,048,070 00	\$3,350,000 00
of marine risks outstanding at end of year, . . .	993,241 00	23,013,636 00	7,792,474 00	1,105,887 00	1,600,000 00
of fire risks written during the year, . . .	193,391 43	17,857,307 00	-	4,167,268 00	3,750,000 00
of marine risks written during the year, . . .	3,875 48	219,306 99	71,151 89	2,618,646 00	2,917,000 00
of fire premiums charged or receivable thereon, . . .	24,386,723 00	245,921 24	-	49,639 21	41,909 89
of marine premiums charged or receivable thereon, . . .	993,241 00	15,336,494 00	7,938,494 00	123,727 09	98,348 17
of fire risks terminated during the year, . . .	128,678 89	17,821,276 00	-	-	3,000,000 00
of marine risks terminated during the year, . . .	3,622 86	78,015 50	70,792 66	-	1,900,000 00
of fire losses incurred during the year, . . .	12,998 64	198,910 86	-	106,520 16	32,411 14
of marine losses incurred during the year, . . .	-	-	-	-	80,849 24
of fire losses incurred during the year on risks writ- ten in Massachusetts, . . .	-	-	1,889 15	-	-
of notes received during the year for marine risks, and not paid, . . .	-	-	-	-	8,265 42
of dividends declared to stockholders during the year, . . .	21,000 00	49,721 37	-	-	27,633 25
of premium deposit received during the year on per- petual fire risks, . . .	-	112,500 00	10,000 00	20,000 00	8,657 22
of premium deposits actually returned during year, . . .	-	-	-	-	5,179 00
No. of States in which the Co. has agencies established, . . .	9	25	9	-	1,188 00
of agents employed out of its own State, . . .	10	98	13	5	1
Average annual percentage of dividends on capital stock,	8½ per cent.	11 2⁹⁄₁₀ per ct.	10 per cent.	6	6 per cent.

<sup>2</sup> Including advertising, printing, travelling expenses and sundries.<sup>4</sup> Including return premiums and drawbacks.<sup>6</sup> Including \$1,647.93 paid in cash in lieu of scrip dividends.<sup>1</sup> See Detailed Statements, on page 398, *et seq.*<sup>3</sup> Including interest account and licenses in different States.<sup>5</sup> Received from risks re-insured.



	WASHINGTON. (Fire and Marine.) New York.	WATERTOWN. (Fire.) Watertown, N. Y.	WESTCHESTER. (Fire.) New Rochelle, N. Y.	WESTERN. (Fire and Inland.) Buffalo, N. Y.	YONKERS AND NEW YORK. (Fire.) New York.
<b>CAPITAL STOCK AND SCRIP.</b>					
Whole amount of outstanding capital, . . . . .	\$400,000 00	\$200,000 00	\$200,000 00	\$300,000 00	\$500,000 00
of capital actually paid up in cash, . . . . .	400,000 00	200,000 00	200,000 00	300,000 09	500,000 00
par and cash market values of each share, . . . . .	\$52 \$62.50	\$100 \$150	\$10 \$16	\$100 \$140	\$100 \$110
scrip certificates of profits outstanding and not cancelled, . . . . .	238,178 00	- -	- -	- -	- -
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$774,411 38	\$285,902 49	\$485,214 50	\$582,546 53	\$868,933 03
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$132,817 81	\$42,859 00	\$178,138 70	\$215,867 58	\$280,281 82
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$245,647 06	\$66,498 26	\$191,871 47	\$356,871 39	\$456,052 10
for interest on mortgages of real estate, . . . . .	22,059 91	- -	- -	222,648 25	- -
for interest and dividends from other sources, . . . . .	6,548 52	9,924 43	20,585 18	2,019 80	14,437 46
actually received for rents, . . . . .	32,751 61	3,949 95	3,070 02	28,994 39	38,533 28
from all other sources, . . . . .	- -	- -	- -	- -	- -
	- -	- -	- -	1,994 34 <sup>2</sup>	- -
Gross Cash Income, . . . . .	\$307,007 10	\$60,372 64	\$215,526 67	\$612,528 17	\$509,022 84
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$79,114 74	\$18,214 31	\$147,494 90	\$277,299 12	\$251,091 48
for marine losses, . . . . .	2,794 30	- -	- -	113,424 78	- -
for dividends to stockholders, . . . . .	52,000 00	10,000 00	- -	63,157 88	51,315 79
for brokerage and commissions on premiums, . . . . .	36,902 31	9,851 24	36,716 61	65,872 69	65,338 51
for salaries and pay of officers and employes, . . . . .	33,000 00	4,955 00	16,031 18	32,514 24	32,516 37
for National taxes and duties, . . . . .	7,369 21	4,160 20	3,513 56	14,672 62	12,633 58
for State and local taxes, . . . . .	5,843 51	2,273 51	- -	4,234 64	7,837 30
for redemption of scrip or certificates of profits, . . . . .	24,316 00	- -	- -	- -	- -

for interest paid to scripholders during the year,	\$12,861 57	-	-	-	-	-
for office, agency and incidental expenses,	30,143 69	\$3,593 35	\$19,626 50	\$56,883 09 <sup>a</sup>	\$76,819 67	
Gross Cash Expenditures,	\$284,345 33	\$53,047 61	\$223,382 75	\$628,059 06	\$497,552 70	
GENERAL ITEMS.						
Whole amount of fire risks outstanding at end of year,	\$22,221,928 00	\$11,824,000 00	\$33,890,935 00	\$33,203,952 00	\$43,801,957 00	
of marine risks outstanding at end of year,	1,244,750 00	-	-	1,589,808 00	-	
of fire risks written during the year,	38,999,624 00	7,655,000 00	20,454,830 00	48,871,189 00	45,768,957 00	
of marine risks written during the year,	8,190,030 00	-	-	66,913,543 00	-	
of fire premiums charged or receivable thereon,	247,774 80	-	207,757 20	428,969 00	501,821 31	
of marine premiums charged or receivable thereon,	25,727 41	-	-	354,940 00	-	
of fire risks terminated during the year,	43,723,700 00	3,815,000 00	18,488,605 00	46,067,941 00	37,972,381 22	
of marine risks terminated during the year,	7,800,380 00	-	-	66,978,367 00	-	
of fire losses incurred during the year,	87,895 00	20,814 51	147,494 90	280,571 86	251,091 48	
of marine losses incurred during the year,	12,114 30	-	-	108,251 26	-	
of fire losses incurred during the year on risks written in Massachusetts,	490 58	-	9,035 00	17,491 68	30,977 65	
of notes received during the year for fire risks, and not paid,	-	810 46	-	-	-	
of notes received during the year for marine risks, and not paid,	782 23	-	-	7,816 50	-	
of dividends declared to stockholders during the year,	52,000 00	10,000 00	-	63,157 88	51,315 79	
No. of States in which the Co. has agencies established,	24	3	5	21	27	
of agents employed out of its own State,	104	20	15	221	417	
Average annual percentage of dividends on capital stock,	14 per cent.	10 per cent.	-	-	7½ per cent.	

<sup>1</sup> See Detailed Statements, on page 407, *et seq.*

<sup>2</sup> Including office, agency and incidental expenses, \$53,881; doubtful accounts charged profit and loss, \$3,002.09.

<sup>3</sup> Premium on bonds and stocks sold.

## A G G R E G A T E .

CAPITAL STOCK AND SCRIP.	
Whole amount of outstanding capital, . . . . .	\$38,635,052 50
of capital actually paid up in cash, . . . . .	37,929,342 50
of capital consisting of stockholders' notes, . . . . .	1,030,076 68
scrip certificates of profits outstanding and not cancelled, . . . . .	11,165,489 00
scrip certificates of profits authorized but not issued, . . . . .	8,370 00
ASSETS.	
Gross present Assets, . . . . .	\$92,916,599 93
LIABILITIES.	
Gross present Liabilities, . . . . .	\$28,218,069 43
INCOME.	
Cash actually received for fire premiums, . . . . .	\$29,637,346 29
for marine premiums, . . . . .	12,779,179 19
for interest on mortgages of real estate, . . . . .	1,169,966 03
for interest and dividends from other sources, . . . . .	3,763,028 57
actually received for rents, . . . . .	254,415 26
from all other sources, . . . . .	629,742 53
Gross Cash Income, . . . . .	\$48,233,677 87
EXPENDITURES.	
Cash actually paid during the year for fire losses, . . . . .	\$17,593,272 75
for marine losses, . . . . .	7,640,270 98
for dividends to stockholders, . . . . .	4,650,885 21
for brokerage and commissions on premiums, . . . . .	4,602,554 65
for salaries and pay of officers and employes, . . . . .	3,712,702 80
for National taxes and duties, . . . . .	760,452 20
for State and local taxes, . . . . .	1,127,487 70
for redemption of scrip or certificates of profits, . . . . .	2,455,056 64
for interest paid to scripholders during the year, . . . . .	814,288 27
for office, agency and incidental expenses, . . . . .	2,581,158 21
Gross Cash Expenditures, . . . . .	\$45,938,129 41
GENERAL ITEMS.	
Whole amount of fire risks outstanding at end of year, . . . . .	\$2,883,194,674 74
of marine risks outstanding at end of year, . . . . .	195,039,743 70
of fire risks written during the year, . . . . .	3,404,435,521 11
of marine risks written during the year, . . . . .	1,171,008,392 03
of fire premiums charged or receivable thereon, . . . . .	31,814,676 73
of marine premiums charged or receivable thereon, . . . . .	13,941,647 48
of fire risks terminated during the year, . . . . .	2,766,130,059 42
of marine risks terminated during the year, . . . . .	1,160,414,589 00



## AGGREGATE—Concluded.

Whole amount of fire losses incurred during the year, .	\$30,190,220 76
of marine losses incurred during the year, . . .	4,160,101 24
of fire losses incurred during the year on risks written in Massachusetts, . . . . .	1,453,356 78
of marine losses incurred during the year on risks written in Massachusetts, . . . . .	382,316 78
of notes received during the year for fire risks, and not paid, . . . . .	66,612 37
of notes received during the year for marine risks, and not paid, . . . . .	2,449,281 20
of dividends declared to stockholders during the year, .	4,849,705 30
of premium deposit received during the year on perpetual fire risks, . . . . .	331,267 06
of premium deposits actually returned during year, .	165,389 66
Average annual percentage of dividends on capital stock, .	30 per cent.



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LYCOMING (MUTUAL) FIRE  
INSURANCE COMPANY,  
OF MUNCY, PA.

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DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENT, FOR THE YEAR ENDING  
DECEMBER 31, 1870.

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## LYCOMING FIRE INSURANCE COMPANY, MUNCY, PENN.

[Incorporated March 20, 1840. Commenced business April 18, 1840.]

ROBERT MONTGOMERY, *President.**Secretary, JOSHUA BOWMAN.**Office located in Muncy.**Attorney to accept service, WM. H. WHITCOMB, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States Bonds of 1881, . . . . .	\$20,000 00	\$22,600 00

Railroad Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
Catawissa Railroad 7 per cent. Mortgage Bonds, .	\$4,000	\$4,000	\$4,000 00

Debts, Claims and Demands due the Company:—

	Cash value.
Assessments earned, but not yet due, on Mutual Capital, . . . . .	\$207,461 57
Rents accrued on part of New York office sub-let, . . . . .	187 50
Judgments, secured by collaterals, . . . . .	1,229 69
	<hr/>
	\$208,878 76

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate

owned by the Company, . . . . .	\$6,000 00	
Loans on mortgage of real estate (first liens), . . . . .	2,000 00	
Cash market value of U. S. stocks and securities, . . . . .	22,600 00	
Railroad bonds, . . . . .	4,000 00	
Cash on hand in the office of the Company, . . . . .	1,937 18	
Cash deposited in the Western National Bank of Philadelphia, . . . . .	9,187 68	
Cash deposited in the First Nat'l Bank of Muncy, . . . . .	44,323 45	
Net amount due from agents for premiums collected during the year, . . . . .	54,197 78	
Unpaid assessments on premium or deposit notes, due and collectible, . . . . .	37,822 25	
Other debts, claims and demands due the Company, . . . . .	208,878 76	
Interest (not included above) accrued but not due, . . . . .	78 66	
All other assets and property, . . . . .	\$4,350 00*	
Gross present Assets, . . . . .	<hr/>	\$391,025 76
Amount carried forward, . . . . .		<hr/> \$391,025 76

\* Items not rendered.

*Amount brought forward,* . . . . . \$391,025 76

## LIABILITIES.

Losses and claims adjusted, but not yet due,	.	\$6,605 44	
Claimed, reported and supposed losses, not yet adjusted,	. . . . .	29,433 44	
Claims for losses disputed or resisted,	. . . . .	6,200 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks,	. . . . .	177,348 11	
State and local taxes due or accrued on New York premiums,	. . . . .	2,585 30	
Gross present Liabilities,	. . . . .	<u>222,172 29</u>	
Surplus,	. . . . .		\$168,853 47

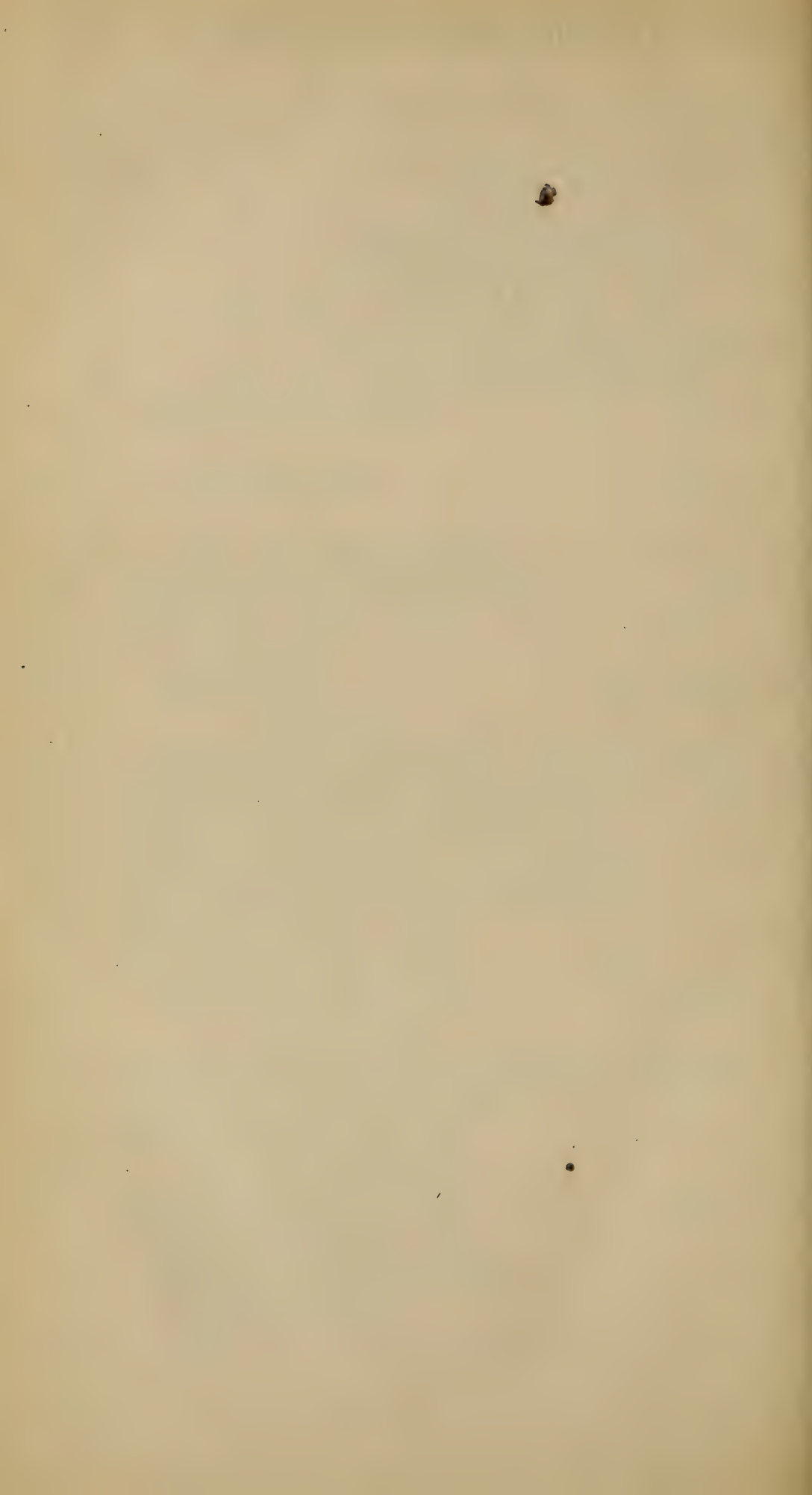
## A G G R E G A T E.

ASSETS.	
Gross present Assets, . . . . .	\$391,025 76
LIABILITIES.	
Gross present Liabilities, . . . . .	\$222,172 29
INCOME.	
Cash actually received for premiums during the year, . . . . .	\$454,964 35
for interest and dividends from other sources, . . . . .	4,473 65
from assessments on deposit notes, . . . . .	223,606 40
for rents, . . . . .	- -
from all other sources, . . . . .	2,550 35
Gross Cash Income, . . . . .	\$685,594 75
EXPENDITURES.	
Cash actually paid for losses during the year, . . . . .	\$437,891 69
for brokerage and commissions on premiums, . . . . .	95,097 52
for salaries and pay of officers and employes, . . . . .	22,708 56
for interest on borrowed money or otherwise, . . . . .	- -
for National taxes and duties, . . . . .	10,271 41
for State and local taxes, . . . . .	36 00
for return premiums on expired or terminated policies, . . . . .	39,720 51
deposits actually returned, . . . . .	- -
paid for rents, . . . . .	- -
for all other expenditures, . . . . .	30,912 60
Gross Cash Expenditures, . . . . .	\$636,638 29
GENERAL ITEMS.	
Whole amount of risks outstanding at end of the year, . . . . .	\$51,774,931 54
deposit notes liable to assessment received thereon, . . . . .	6,223,847 18
cash deposits received on outstanding risks, . . . . .	- -
deposit notes received during the year, . . . . .	2,107,373 91
outstanding risks on real estate, . . . . .	- -
on personal estate, . . . . .	- -
on property insured in Massachusetts, . . . . .	285,839 00
of risks written during the year, . . . . .	32,373,995 31
for a shorter term than one year, . . . . .	- -
for the term of one year, . . . . .	- -
for over one and not more than three years, . . . . .	- -
for more than three years, . . . . .	- -



## AGGREGATE—Concluded.

Whole amount of risks terminated during the year, .	.	.	\$22,715,234 41
losses incurred during the year, . . . .	.	.	467,290 87
in the State of Massachusetts, . . . .	.	.	- -
of assessments actually laid during the year, .	.	.	230,442 44
of gain from appreciation of investments, .	.	.	- -
of loss from depreciation of investments, . . .	.	.	250 00
rate per cent. of dividends on premiums, . .	.	.	- -
average rate per cent. to date, . . . .	.	.	- -
Highest rate of interest received, . . . .	.	.	- -
No. of States in which the Company has agencies, .	.	.	9
of agents employed out of its own State, . . .	.	.	159



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# FOREIGN FIRE INSURANCE COMPANIES.

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DETAILED STATEMENT OF ASSETS AND LIABILITIES FOR THE YEAR  
ENDING DECEMBER 31, 1869, AND OF THE SUPPLEMENTARY  
ANNUAL STATEMENTS OF THEIR AMERICAN BRANCHES  
FOR THE YEAR ENDING DECEMBER 31, 1870,  
WITH ABSTRACT OF ANNUAL  
STATEMENTS.

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## DETAILED STATEMENT OF ASSETS AND LIABILITIES.

## IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENG.\*

RICHARD TWINING, *President.**Managing Director,* WILLIAM LYALL.*Office, No. 1 Old Broad Street, London.**Attorney to accept service, CHAS. E. LANE, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. 5-20 Bonds, . . .	\$50,000 00	£8,215 4 8
“ “ 6 per cent. 5-20 and 5 per cent. 10-40 Bonds, . . .	210,000 00	32,281 19 4
“ “ 5 per cent. 10-40 Bonds, . . .	120,000 00	18,479 0 2
“ “ 5 per cent. Alabama Bonds, . . .	10,000 00	993 16 10
	<hr/>	<hr/>
	\$390,000 00	£59,970 1 0

## Government and City Stocks, Bonds and Loans:—

City of London Bonds, . . . . .	£73,200 0 0
Brazilian 6 per cent. stock, . . . . .	1,015 5 11
Baden 4 per cent. stock, . . . . .	4,292 0 6
Bavarian 4½ per cent. Bonds, . . . . .	4,128 5 0
Prussian Government 4½ per cent. Loan, . . . . .	288 18 9
Canada Inscribed 5 per cent. stock, . . . . .	9,900 0 0
Montreal 6 per cent. Debentures, . . . . .	296 4 1
Canada 6 per cent. Dominion stock, . . . . .	836 11 6
	<hr/>
	£93,957 5 9

## National Bank Stocks:—

	Par val. per share	Market val. per share.	Total Market value.
Bank of England Stock, . . . . .	£6,500	—	£15,372 10 0

## Railroad Stocks and Bonds:—

Great Eastern Railway Debentures, . . .	£15,000	£15,000
Great Northern Railway Debentures, . . .	50,000	50,000
London and Brighton Railway Debentures, . . .	15,000	15,000
London and So. West'n Railway Debentures, . . .	30,000	30,037 10
Metropolitan Railway Debentures, . . .	45,000	45,168 15
North London Railway Debentures, . . .	16,600	16,600
South Eastern Railway Debentures, . . .	24,000	24,000
London and No. West'n Railway Debentures, . . .	1,500	1,500

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 £197,306 5 0

\* This Company does a Fire business only.

## Other Corporate Stocks, Bonds and Securities:—

	Par val. per share.	Market val. per share.	Total Market val.
East India Debentures, . . . .	£15,500	—	£16,042 10 0
Mersey Dock Bonds, . . . .	15,000	—	15,000 0 0
30 shares Imperial Fire Insurance Co., . . . .	25	—	2,280 0 0
			<hr/> £33,322 10 0

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Loaned the National Discount Company, against which Bills of Exchange are lodged as collateral security, . . . . .	—	£10,000 0 0

## All other Assets and Property owned by the Company:—

	Cash values.
Three per cent. Consols, . . . . .	£119,829 1 5
New three per cent. Consols, . . . . .	173,837 13 7
Three per cent. reduced Consols, . . . . .	44,372 3 6
Canada Guaranteed Loan, . . . . .	57,337 14 6
Leasehold houses in Oxford Street, . . . . .	1,855 8 10
Leasehold houses in Manchester, . . . . .	1,647 6 5
United States office furniture and sundries, . . . . .	3,256 6 10
	<hr/> £402,135 15 1

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	£62,776 16 0
Loans on mortgage of real estate (first liens), . . . . .	45,900 0 0
Cash market value of U. S. stocks and secu- rities, . . . . .	59,970 1 0
Government and city stocks, bonds and loans, . . . . .	93,957 5 9
National bank stocks, . . . . .	15,372 10 0
Railroad stocks and bonds, . . . . .	197,306 5 0
Other corporate stocks, bonds and secu- rities, . . . . .	33,322 10 0
Loans on collateral security, . . . . .	10,000 0 0
Cash on hand in the office of the Company, . . . . .	531 2 2
Cash deposited in the Barclay & Co. Bank, . . . . .	23,604 14 1
Cash deposited in the Ransom & Co. Bank, . . . . .	2,060 9 10
Net amount due from agents for premiums collected during the year, . . . . .	79,635 2 4
Premium notes taken for fire risks, not yet due, . . . . .	21,160 19 6
All other assets and property, . . . . .	402,135 15 1
Gross present Assets, . . . . .	<hr/> £1,047,733 10 9
<i>Amount carried forward, . . . . .</i>	<hr/> £1,047,733 10 9

*Amount brought forward,* . . . . . £1,047,733 10 9

# LIABILITIES.

Losses and claims adjusted, but not yet due,	£2,061	9	0
Claimed, reported and supposed losses, not yet adjusted, . . . . .	52,588	0	0
Cash dividends to stockholders declared and unpaid, . . . . .	1,271	11	6
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . .	225,000	0	0
All other debts and obligations; viz., tradesmen's and professional bills, . . . .	2,901	18	8
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 283,822 19 2		
Surplus as regards Policy-holders, . . . .	£763,910	11	7
Paid-up Capital,* . . . . .	700,000	0	0
Surplus over Capital, . . . . .	<hr/> £63,910 11 7		

## UNITED STATES BRANCH OF THE IMPERIAL (FIRE) INSURANCE COMPANY, OF LONDON, ENG.

E. W. CROWELL, *Resident Manager, New York.*

### DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$110,000 00	\$121,550 00
“ “ 5-20 Bonds, . . . . .	50,000 00	55,250 00
“ “ 10-40 Bonds, . . . . .	100,000 00	106,500 00
“ “ 10-40 Bonds, . . . . .	120,000 00	127,800 00
	<hr/> \$380,000 00	<hr/> \$411,100 00

### State Bonds:—

State of Alabama 8 per cent. Bonds (old), . .	\$10,000 00	\$7,000 00
State of Tennessee 6 per cent. Bonds, . . .	20,000 00	12,900 00
State of South Carolina Bonds (old), . . .	20,000 00	17,000 00
State of Virginia Bonds (old), . . . . .	50,000 00	33,750 00
	<hr/> \$100,000 00	<hr/> \$70,650 00

\* This Company has capitalized £580,000 of its surplus during the last fiscal year; its paid-up capital now being £700,000 in gold.



## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$411,100 00	
State bonds, . . . . .	70,650 00	
Cash on hand in the office of the Company, . .	6,777 23	
Cash deposited in the Nat'l Bank of Commerce, New York, . . . . .	20,000 00	
Net amount due from agents for premiums col- lected during the year, . . . . .	56,873 10	
Office and other premiums unpaid and in process of collection, . . . . .	35,277 07	
All other assets and property, . . . \$5,000 00*		
Gross present Assets, . . . . .	—————	\$600,677 40

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$45,807 36	
Claims for losses disputed or resisted, . . . .	26,840 59	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	301,265 44	
All other debts and obligations; viz., rents, \$916.66; office, agency and incidental expenses, \$13,897 27, . . . . .	14,813 93	
Gross present Liabilities, . . . . .	—————	388,727 32
Surplus, . . . . .		\$211,950 18

LIVERPOOL AND LONDON AND GLOBE INSURANCE COM-  
PANY, ENGLAND.

[Commenced business June 1, 1836.]

CHARLES SAUNDERS, *President.* Resident Secretary, HENRY THOMSON.*Office, No. 1 Dale Street, Liverpool, England.**Attorney to accept service, GEORGE W. GORDON, Boston.*

## DETAILED STATEMENT OF ASSETS.

## Railroad Stocks and Bonds:—

	Par value.	Market value.
London and North-Western Railway Ordinary Stock, . . . . .	£24,895 10 0	£30,745 18 10
London and North-Western Railway 5 per cent. Preferred Stock, 1868, . . . . .	25,000 0 0	28,000 0 0
<i>Amounts carried forward, . . . . .</i>	<i>£49,895 10 0</i>	<i>£58,745 18 10</i>

\* Items not rendered.

<i>Amounts brought forward,</i>	£49,895	10	0	£58,745	18	10
London and North-Western Railway 5 per cent. Preferred Stock, 1869,	25,000	0	0	28,000	0	0
London and North-Western Railway Birkenhead Stock,	741	0	0	689	2	7
London and North-Western Railway Chester and Holyhead 5 per cent. Stock,	2,348	5	0	2,653	10	5
London and North-Western Railway Kendal and Windermere 6 per cent. Stock,	10,000	0	0	13,600	0	0
London and North-Western Railway Whitehaven Junction 10 per cent. Stock,	240	0	0	542	8	0
London and North-Western Railway Whitehaven Junction 5 per cent. Stock,	1,000	0	0	1,130	0	0
Dublin and Drogheda Railway Ordinary Stock,	750	0	0	735	0	0
South-Eastern Railway Preferred Stock,	29,720	0	0	33,137	16	0
South-Eastern Railway Deferred Stock,	29,720	0	0	13,151	2	0
500 South-Eastern Railway, second issue, 5 per cent. £10 Shares,	5,000	0	0	5,125	0	0
South-Eastern Railway Charing Cross 5 per cent. 1863 Stock,	10,000	0	0	10,250	0	0
South-Eastern Railway 5 per cent. Debenture Stock,	8,910	0	0	11,286	0	0
Midland Railway Ordinary Stock,	1,033	6	8	1,271	0	0
Midland Railway Birmingham and Derby Stock,	150	0	0	138	0	0
Midland Railway £18 5 per cent. Preference Shares,	180	0	0	190	0	0
Midland Railway D 5 per cent. Preference Stock,	72,198	0	0	76,529	17	7
11 Midland Railway £22 Preference Shares, £11 paid,	121	0	0	151	5	0
North-Eastern Railway Berwick Ordinary Stock,	4,750	0	0	5,990	18	9
North-Eastern Railway Leeds New Capital Stock,	3,000	0	0	2,482	10	0
North-Eastern Railway 5 per cent. Preference Stock,	30,000	0	0	31,800	0	0
North-Eastern Railway 4½ per cent. Preference Stock,	6,500	0	0	6,500	0	0
North-Eastern Railway West Hartlepool 4 per cent. Stock,	34,900	0	0	27,218	10	0
London and Brighton South Coast Railway Ordinary Stock,	335	0	0	157	9	0
London and Brighton South Coast Railway 5 per cent. Preference Stock,	80	0	0	76	0	0

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*Amounts carried forward,* £326,572 1 8 £331,551 8 2

<i>Amounts brought forward,</i> . . .	£326,572	1	8	£331,551	8	2
Great Western Railway Ordinary Stock, .	2,601	0	0	1,515	1	8
Great Western Railway 4 per cent. Stock, .	2,000	0	0	1,630	0	0
23 Great Western Railway 6 per cent. Preference Shares, £9 paid, . . . .	207	0	0	227	14	0
Great Western Railway 5 per cent. Debenture Stock, . . . . .	25,000	0	0	27,250	0	0
Great Western Railway 5 per cent. Rent Charges Stock, . . . . .	16,520	0	0	17,593	16	0
Great Western Railway 5½ per cent. West Midland Stock, . . . . .	950	0	0	950	0	0
Glasgow and South-Western Railway Ordinary Stock, . . . . .	1,541	13	4	1,638	0	5
North British Railway Ordinary Stock, .	2,875	0	0	999	1	3
North British Railway 5 per cent. Guaranteed Stock, . . . . .	280	0	0	274	8	0
North British Railway 5 per cent. Preferred Stock, 1862, . . . . .	155	0	0	148	16	0
North British Railway 5 per cent. Preferred Stock, 1863, . . . . .	425	0	0	403	15	0
North British Railway Edinburgh and Glasgow Ordinary Stock, . . . . .	1,750	0	0	1,163	15	0
North British Railway Edinburgh and Glasgow, No. 2, 5 per cent. Preferred Stock, .	150	0	0	146	5	0
North British Railway Edinburgh and Glasgow, No. 3, 5 per cent. Preferred Shares, .	330	0	0	198	0	0
North British Railway Edinburgh and Glasgow 4 per cent. Redeemable Debenture Stock A, . . . . .	159	13	3	143	14	0
London and South-Western Railway Ordinary Stock, . . . . .	3,482	0	0	3,220	17	0
London and South-Western Railway 5 per cent Preferred Stock, . . . . .	40,000	0	0	42,800	0	0
Furness Railway 6 per cent. Stock, . .	10,000	0	0	12,200	0	0
Great Eastern Railway 5 per cent. A Debenture Stock, . . . . .	20,000	0	0	21,300	0	0
Great Eastern Railway 5 per cent. B Debenture Stock, 1867, . . . . .	43,000	0	0	44,397	10	0
Great Northern Railway 5 per cent. Preferred Stock, 1866, . . . . .	4,900	0	0	5,243	0	0
Brecon and Morthy Railway 5 per cent. Debenture Stock A, . . . . .	3,500	0	0	3,500	0	0
Pdleries, Shrewsbury and North Wales Railway Debenture Stock, 5 per cent., . .	1,500	0	0	1,500	0	0
London, Chatham and Dover Railway Debentures, . . . . .	39,000	0	0	42,786	5	0
<i>Amounts carried forward,</i> . . .	£546,898	8	3	£562,781	6	6



<i>Amounts brought forward,</i>	£546,898	8	3	£562,781	6	6
Great Eastern Railway Debentures,	39,660	0	0	39,640	12	2
London, Brighton and North Coast Railway Debentures,	2,000	0	0	2,030	7	2
Great Western Railway Debentures,	2,000	0	0	2,000	0	0
London Bridge and Charing Cross Railway Debentures,	20,000	0	0	20,000	0	0
London and Blackwall Railway Debentures,	15,000	0	0	15,000	0	0
London and North-Western Railway Deben- tures,	27,000	0	0	27,000	0	0
Metropolitan Railway Debentures,	25,000	0	0	25,000	0	0
North-Eastern Railway Debentures,	4,000	0	0	4,000	0	0
South-Eastern Railway Debentures,	30,000	0	0	30,000	0	0
North Staffordshire Railway Debentures,	20,000	0	0	20,000	0	0
	£731,558	8	3	£747,452	5	10

## Other Corporate Stocks, Bonds and Securities :—

Liverpool Corporation Water Bonds,	£2,000	0	0	£2,000	0	0
Ipswich Dock Bonds,	13,500	0	0	13,500	0	0
Wier Navigation & Sunderland Dock Bonds,	20,000	0	0	20,000	0	0
Mersey Docks and Harbor Board Bonds,	100,000	0	0	100,000	0	0
Government Annuities,	941	13	9	941	13	9
Three per cent. Consols,	58,296	14	7	52,973	15	8
New Three per cent. Annuities,	6,037	14	9	5,524	14	9
	£200,776	3	1	£194,940	4	2

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Loans on Railway Stock,	—	£121,464 15 3

## Other Cash Loans :—

	Cash value.
Loans on life policies,	£74,094 0 3
Loans on annuities, reversions and life interests,	17,503 17 0
Loans to Local Boards and Counties in Great Britain,	289,622 18 5
	£381,220 15 8

## Other Debts, Claims and Demands due the Company :—

Amount due for rent unpaid,	£37 10 0
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## All other Assets and Property owned by the Company :—

Annuities purchased,	£154,811 18 2
Life interest purchased,	4,454 3 8
Reversion purchased,	23,498 2 10
Amount of assets consisting of property in the hands of trustees abroad, who are required to make periodically a return of the entire investment with a certificate that they are fully secured,	856,649 5 3
	£1,039,413 9 11

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . .	£509,761	17	8
Loans on mortgage of real estate (first liens), . . .	837,919	2	4
Cash market value of railroad stocks and bonds, . . . . .	747,452	5	10
Other corporate stocks, bonds and securities, . . . . .	194,940	4	2
Loans on collateral security, . . . . .	121,464	15	3
Other cash loans, . . . . .	381,220	15	8
Cash deposited in the various banks in the United Kingdom, . . . . .	59,157	15	10
Office and other premiums unpaid and in process of collection, . . . . .	115,317	10	1
Other debts, claims and demands due the Company, . . . . .	37	10	0
Interest (not included above) due and not paid, and accrued but not due, . . . . .	20,599	2	6
All other assets and property, . . . . .	1,039,413	9	11
Gross present Assets, . . . . .	£4,027,284 9 3		

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	} £54,680 0 0		
Losses and claims adjusted, but not yet due, . . . . .			
Claimed, reported and supposed losses, not yet adjusted, . . . . .			
Cash dividends to stockholders, declared and unpaid, . . . . .			
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	452,308	6	6
All other debts and obligations; viz., rents, salaries and office, agency and incidental expenses, . . . . .	177,776	2	5
Gross present Liabilities, except Capital Stock, . . . . .	764,556 18 4		
Surplus as regards Policy-holders, . . . . .	£3,262,727	10	11
Paid-up Capital, . . . . .	391,752	0	0
Surplus over Capital, . . . . .	£2,870,975	10	11

UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON  
AND GLOBE INSURANCE COMPANY, OF LIVERPOOL, ENG.

ALFRED PELL, Jr., *Resident Secretary, New York.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Currency Bonds, . .	\$125,000 00	\$133,750 00
“ “ 6 per cent. 5-20 Registered Bonds, . .	837,000 00	895,590 00
“ “ 5 per cent. 10-40 Registered Bonds, . .	185,000 00	197,025 00
	<hr/>	<hr/>
	\$1,147,000 00	\$1,226,365 00

State Bonds:—

State of Alabama 5 per cent. Coupon Bonds, . .	\$10,000 00	\$6,430 00
State of South Carolina 6 per cent. Bonds, . .	20,000 00	17,000 00
	<hr/>	<hr/>
	\$30,000 00	\$23,430 00

All other Assets and Property owned by the Company:—

	Cash value.
Rents, . . . . .	\$4,081 24
Bills receivable, . . . . .	13,593 00
	<hr/>
	\$17,674 24

SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$371,565 65
Loans on mortgage of real estate (first liens), . . . . .	1,083,000 00
Cash market value of U. S. stocks and securities, . . . . .	1,226,365 00
State bonds, . . . . .	23,430 00
Cash deposited in the Phenix Bank, . . . . .	19,206 74
Cash deposited in the Phenix Bank (gold), . . . . .	34,244 21
Cash deposited in the New York Life and Trust Company, . . . . .	30,000 00
Net amount due from agents for premiums col- lected during the year, . . . . .	167,259 48
Office and other premiums unpaid and in process of collection, . . . . .	56,813 16
Interest (not included above) accrued but not due, . . . . .	24,802 76
All other assets and property, . . . . .	17,674 24
Gross present Assets, . . . . .	<hr/> \$3,054,361 24
 <i>Amount carried forward,</i> . . . . .	 \$3,054,361 24



*Amount brought forward,* . . . . . \$3,054,361 24

#### LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$169,142 08
Claims for losses disputed or resisted, . . . . .	63,900 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	971,257 58
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .	246,377 70
Life and annuity reserve funds, . . . . .	138,113 75
Gross present Liabilities, except Capital Stock, —————	1,588,791 11
Surplus as regards Policy-holders, . . . . .	\$1,475,570 13

### NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, LONDON AND EDINBURGH, GREAT BRITAIN.

[Incorporated in 1809. Commenced business in 1809.]

DAVID SMITH, *General Manager.* Secretary, FREDERICK WM. LANCE.

*Offices, No. 64 Princes Street, Edinburgh, Scotland, and No. 61 Threadneedle Street, London, England.*

*Attorney to accept service, JOSEPH F. HOVEY, Boston.*

#### DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 6 per cent. Bonds, . . . . .	\$300,000 00	£48,915 18 2
“ “ 30 years Currency Bonds, . . . . .	100,000 00	15,138 15 0
	—————	—————
	\$400,000 00	£64,054 13 2

State Bonds:—

State of Alabama Bonds, . . . . .	\$10,000 00	£1,485 15 0
State of Virginia (old) Registered Bonds, . . . . .	50,000 00	3,766 19 0
State of Tennessee (old) Bonds, . . . . .	20,000 00	1,837 1 0
State of Illinois Bonds, . . . . .	25,000 00	3,903 19 11
	—————	—————
	\$105,000 00	£10,993 14 11

## Railroad Stocks and Bonds:—

	Par value.	Market value.	
Great Eastern Railway Debentures, . . .	£8,000	£8,280	0 0
Great Western Railway Pref. 4 per cent. Stock,	10,000	10,000	0 0
Great Western Railway Pref. 6 per cent. Stock,	220	220	0 0
Great Western Railway Debentures 4½ per ct. Stock, . . . . .	200	200	0 0
	<hr/>	<hr/>	<hr/>
	£18,420	£18,700	0 0

## Other Corporate Stocks, Bonds and Securities:—

New 3 per cent. Annuities, . . . . .	£100,000	£89,546	5 0
East India 5 per cent. Debentures, . . . .	100,000	100,000	0 0
Baden 4 per cent. Obligations (florins), . .	60,000	5,129	7 11
Wurtemberg 3½ per ct. Gov't Bonds (florins),	40,000	3,082	13 0
Royal Prussian 4½ per ct. Gov't Loans (thalers),	10,000	1,422	8 0
1,579 shares N. B. and Mercantile Ins. Co., .	—	26,912	5 3
		<hr/>	<hr/>
		£226,092	19 2

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.	
\$15,000 United States 10-40 Bonds, . . .	\$15,000 00	} £51,331	10 0
\$225,000 “ “ 5-20 Bonds, . . . . .	225,000 00		
\$100,000 “ “ 5-20 Bonds, . . . . .	100,000 00	17,097	7 8
\$300,000 “ “ 5-20 Bonds, . . . . .	300,000 00	} 60,000	0 0
\$100 Illinois Railroad Bonds, . . . . .	100 00		
£65,000 London and St. Katherine Dock Debentures, . . . . .	—	51,223	19 2
		<hr/>	<hr/>
		£179,652	16 10

## Other Debts, Claims and Demands due the Company:—

	Cash value.
Loans on personal security, . . . . .	£233 9 8

## All other Assets and Property owned by the Company:—

Bills receivable, . . . . .	£6,159	11 2
Transfer fees, . . . . .	2	10 0
Stamps, . . . . .	1	0 0
	<hr/>	<hr/>
	£6,163	1 2

## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	£165,095	19 9
Loans on mortgage of real estate (first liens),	52,820	6 6
Cash market value of U. S. stocks and securities, . . . . .	64,054	13 2
State bonds, . . . . .	10,993	14 11
	<hr/>	<hr/>
Amount carried forward, . . . . .	£292,964	14 4

<i>Amount brought forward,</i>	£292,964	14	4
Cash market value of R. R. stocks and bonds,	18,700	0	0
Other corporate stocks, bonds and securities,	226,092	19	2
Loans on collateral security,	179,652	16	10
Cash on hand in the office of the Company,	362	3	0
Cash deposited in the Royal Bank of Scotland, in the Bank of Edinburgh, and in the Bank of Messrs. Glynn, Mills & Co., London,	6,049	6	8
Net amount due from agents for premiums collected during the year,	177,100	5	10
Office and other premiums unpaid and in process of collection,	12,469	0	6
Due or to become due from other companies for re-insurance on outstanding losses, not yet paid,	176	19	3
Other debts, claims and demands due the Company,	233	9	8
Interest (not included above) due and not paid, £85.6.4; accrued but not due, £869.9.10,	954	16	2
All other assets and property,	6,163	1	2
Gross present Assets,	£920,919 12 7		

## LIABILITIES.

Adjusted losses and claims due and unpaid,	£3,390	10	10
Owing for borrowed money,	1,694	9	0
Cash dividends to stockholders, declared and unpaid,	1,063	15	4
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	168,476	7	9
Due or to become due to other companies for re-insurance premiums,	16,129	9	0
Return premiums on settled, cancelled or surrendered policies,	5	17	9
All other debts and obligations; viz., bills payable, £6,042.1.8; directors' fees, £222.8.4; account at Montreal, £2,664.18.10; cash for policies not issued, £1,454.18.10,	10,384	7	8
Gross present Liabilities, except Capital Stock,	201,144 17 4		
Surplus as regards Policy-holders,	£719,774	15	3
Paid-up Capital,	250,000	0	0
Surplus over Capital,	£469,774	15	3



UNITED STATES BRANCH OF THE NORTH BRITISH AND  
MERCANTILE INSURANCE COMPANY, OF LONDON  
AND EDINBURGH, GREAT BRITAIN.

[U. S. Branch commenced business in December, 1866.]

WILLIAM CONNER, Jr., CHARLES E. WHITE and SAMUEL P. BLAGDEN,  
*Associate Managers.*

*Office, No. 50 Williams Street, New York City.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Coupon Bonds of 1862,	\$250,000 00	\$271,250 00
“ “ 5-20 Coupon Bonds of 1867,.	450,000 00	483,562 50
“ “ 5-20 Coupon Bonds of 1865,.	100,000 00	107,125 00
“ “ 6 per cent Currency Bonds,	225,000 00	248,625 00
	<hr/>	<hr/>
	\$1,025,000 00	\$1,110,562 50

State Stocks and Bonds:—

Illinois 6 per cent. Refunded Stock, . . .	\$25,000 00	\$25,000 00
Tennessee 6 per cent. (old) Bonds, . . .	20,000 00	12,800 00
Alabama 8 per cent. Bonds, . . .	10,000 00	10,000 00
Virginia 6 per cent. (old) Registered Stock, .	50,000 00	27,000 00
South Carolina 6 per cent. Registered Stock, .	20,000 00	17,000 00
	<hr/>	<hr/>
	\$125,000 00	\$91,800 00

All other Assets and Property owned by the Company,

	Cash value.
Office furniture, . . . . .	\$3,654 93

SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S stocks and securities,	\$1,110,562 50
State stocks and bonds, . . . . .	91,800 00
Cash on hand in the office of the Company, .	4,466 26
Cash deposited with Messrs. Dabney, Morgan & Co., Bankers, . . . . .	99,437 72
Net amount due from agents for premiums col- lected during the year, . . . . .	24,300 47
Interest (not included above) due and not paid,	6,300 00
All other assets and property, . . . . .	3,654 93
Gross present Assets, . . . . .	<hr/> \$1,340,521 88

LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$30,221 91
Claimed, reported and supposed losses, not yet ad- justed, . . . . .	69,449 27
	<hr/>
Amounts carried forward, . . . . .	\$99,671 18
	<hr/> \$1,340,521 88

<i>Amounts brought forward,</i> . . . . .	\$99,671 18	\$1,340,521 88
Claims for losses disputed or resisted, . . . .	35,750 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	492,305 64	
Gross present Liabilities, . . . . .	—————	627,726 82
Surplus, . . . . .		\$712,795 06

## QUEEN INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated August 7, 1858. Commenced business August 7, 1858.]

BERNARD HALL, *Chairman.**Manager,* JAMES MONCRIEF WILSON.*Office, No. 10 Dale Street, Liverpool.**Attorney to accept service, ALFRED J. MERCER, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Cost.
United States 6 per cent. Bonds of 1865, . . . .	\$220,000 00	£36,366 15 11

Government, State and City Stocks and Bonds:—

Canadian 5 per cent. Bonds, . . . . .	£10,500 0 0	£10,500 0 0
Wallosey Local Board Bonds, . . . . .	5,000 0 0	5,000 0 0
New Dominion Stock, . . . . .	20,000 0 0	20,000 0 0
Birkenhead Gas Bonds, . . . . .	3,000 0 0	3,000 0 0
Bradford Corporation Bonds, . . . . .	10,000 0 0	10,000 0 0
Mersey Docks and Harbor Board Bonds, . . . .	11,000 0 0	10,672 18 6
City of Melbourne 6 per cent. Bonds, . . . .	5,000 0 0	5,150 0 0
Alabama 5 per cent. Bonds, . . . . .	10,000 0 0	969 15 5
Geelong 6 per cent. Bonds, . . . . .	2,000 0 0	2,005 0 0
	£76,500 0 0	£67,297 13 11

Other Corporate Stocks, Bonds and Securities:—

	Par val. per share.	Market val. per share.	Total Market val.
11,372 shares Queen Insurance Company, . . .	£1	19s. 6d.	£10,451 16 3

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
430 shares Great Luxembourg Railway, . . .	£5,509 7 6	£4,000 0 0
520 " Great Luxembourg Railway, . . .	6,662 10 0	6,500 0 0
\$25,000 United States Bonds, . . . . .	4,825 0 0	3,000 0 0
\$38,000 " " Bonds, . . . . .	7,334 0 0	6,000 0 0
£600 No. Eastern (Berwick) Railway Stock, .	756 0 0	600 0 0
	£25,086 17 6	£20,100 0 0

## Other Cash Loans:—

Cash value.

Loans on the security of promissory notes and deposits of scrip as collateral security, . . . . .	£24,000	0	0
Loans on personal security, with sureties, in connection with life policies, . . . . .	1,914	9	5
Loans on the mortgage, &c., of reversions, . . . . .	9,266	13	7
Loans on life policies and various securities, . . . . .	13,271	9	6
	<hr/>		
	£48,452	12	6

## All other Assets and Property owned by the Company:—

Furniture at chief and branch offices, . . . . .	£3,531	5	5
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## SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of unincumbered real estate owned by the Company, . . . . .	£127,788	5	4
Loans on mortgage of real estate (first liens), . . . . .	73,209	16	10
Cash market value of U. S. stocks and securities, . . . . .	36,366	15	11
Government, State and city stocks and bonds, . . . . .	67,297	13	11
Other corporate stocks, bonds and securities, . . . . .	10,451	16	3
Loans on collateral security, . . . . .	20,100	0	0
Other cash loans, . . . . .	48,452	12	6
Cash on hand in the office of the Company, . . . . .	38	8	7
Cash deposited in various banks, . . . . .	38,076	4	11
Net amount due from agents for premiums collected during the year, . . . . .	31,759	12	5
Office and other premiums unpaid and in process of collection, . . . . .	6,235	4	6
Due or to become due from other companies for re-insurance on losses already paid, . . . . .	1,726	12	10
Interest (not included above) accrued but not due, . . . . .	4,464	11	10
All other assets and property, . . . . .	3,531	5	5
Gross present Assets, . . . . .	<hr/>	£469,499	1 3

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	£12,559	12	5
Claims for losses disputed or resisted, . . . . .	5,994	16	10
Cash dividends to stockholders, declared and unpaid, . . . . .	24	19	0
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	28,020	16	0
	<hr/>		
Amounts carried forward, . . . . .	£46,600	4	3
		£469,499	1 3



<i>Amounts brought forward,</i>	£46,600	4	3	£469,499	1	3
Due or to become due to other companies for						
re-insurance premiums,	9,513	8	2			
Life and annuity reserve funds,	130,750	10	1			
All other debts and obligations; viz., office,						
agency and incid'l expenses, £3,069	11	5				
and foreign drafts not yet matured,						
£3,371 13 7,	6,441	5	0			
Gross present Liabilities, except Capital						
Stock,				193,305	7	6
Surplus as regards Policy-holders,				£276,193	13	9
Paid-up Capital,				191,172	0	0
Surplus over Capital,				£85,021	13	9

UNITED STATES BRANCH OF THE QUEEN INSURANCE  
COMPANY, OF LIVERPOOL, ENGLAND.

WILLIAM H. ROSS, *Manager*.

*Office, No. 117 Broadway, New York.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881,	\$200,000 00	\$221,500 00
“ “ 6 per cent. Bonds of 1881,	20,000 00	22,150 00
	<u>\$220,000 00</u>	<u>\$243,650 00</u>

State Bonds:—

State of Alabama 5 per cent. Bonds,	\$10,000 00	\$6,502 50
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All other Assets and Property owned by the Company:—

	Cash value.
Office furniture,	\$2,134 20

SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$243,650 00
State bonds,	6,502 50
Cash deposited in the Mechanics' National Bank,	37,580 51
Net amount due from agents for premiums col-	
lected during the year,	232 39
Office and other premiums unpaid and in process	
of collection,	3,114 72
All other assets and property,	2,134 29
Gross present Assets,	<u>\$293,214 41</u>
<i>Amount carried forward,</i>	<u>\$293,214 41</u>

*Amount brought forward,* . . . . . \$293,214 41

LIABILITIES.

Losses and claims adjusted, but not yet due,	\$14,025 52	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	36,689 55	
Claims for losses disputed or resisted, . . . .	7,800 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	137,161 32	
All other debts and obligations; viz., rents, . .	666 66	
Gross present Liabilities, . . . . .	196,343 05	
Surplus, . . . . .	\$96,871 36	

ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated May 31, 1845. Commenced business June 13, 1845.]

CHARLES TURNER, *President.*

*Manager,* JOHN HAGART McLAREN.

*Office, No. 1 North John Street, Liverpool, England.*

*Attorney to accept service,* WILLIAM C. HIGGINSON, *Boston.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Market value.
\$55,000 United States 5 per cent. Bonds of 1871, . .	£10,515 15 11
\$221,000 " " 5 per cent. Bonds of 1874, . .	38,040 4 0
\$100,000 " " 6 per cent. Bonds of 1881, . .	18,434 13 2
\$185,000 " " 5 per cent. 10-40 Bonds (Registered),	28,744 7 7
\$75,000 " " 30 year 6 per cent. Bonds (Regist'd),	10,273 8 6
	£106,008 9 2

Railroad Stocks and Bonds:—

	Par val. per share.	Market val. per share.	Cash Market val.
£9,055 North Union " A " Stock, . . . .	£100	£225	£20,373 15 0
£7,000 South-Eastern Railway Guaranteed 4½ per cent. Preferred Stock, . . . . .	100	89	6,230 0 0
£780 Lancashire and Yorkshire Railway 6 per cent. Stock, . . . . .	100	129	1,006 4 0
£49,000 Chester and Holyhead Railway Stock, .	100	56	27,440 0 0
£10,000 South-Eastern Railway fixed 4½ per cent. Consolidated Stock, . . . . .	100	89	8,900 0 0
£17,000 Lancaster and Carlisle Railway Stock, .	100	221	37,570 0 0
£2,000 Lancaster and Carlisle Railway 4½ per cent. Preferred Stock, . . . . .	100	100	2,000 0 0
<i>Amount carried forward,</i> . . . . .			£103,519 19 0

	Par val. per share.	Market val. per share.	Total Market val.
<i>Amount brought forward,</i> . . . . .		£103,519	19 0
£600 London and North-Western Railway Stock, £100	£123½	741	0 0
£10,000 London and North-Western Railway 4 per cent. Perpetual Debenture Stock, . . . . . 100	101	10,100	0 0
£10,000 London and North-Western Railway 5 per cent. Perpetual Preference Stock, . . . . . 100	112	11,200	0 0
£5,665 London and North-Western Railway 4 per cent. Perpetual Preference Stock, . . . . . 100	99	5,608	7 0
£1,000 London and North-Western St. Helens Railway "A" 5 per cent. Preference Stock, . . . . . 100	111½	1,115	0 0
£24,600 London and North-Western, Merthyr, Tredegar and Abergavenny Railway 5 per cent. Preferred Stock, . . . . . 100	110	27,060	0 0
£25,000 South-Eastern Railway 4 per cent. Pre- ferred Stock, No 3, . . . . . 100	89	22,250	0 0
£25,000 Birkenhead Railway Stock, . . . . . 100	93½	23,375	0 0
£30,810 Great Northern Railway 5 per cent. Permanent Preference Stock, . . . . . 100	110	33,891	0 0
200 shares Midland Railway £18 Inconvertible 5 per cent. Preference Shares, . . . . . 18	19	3,800	0 0
£10,760 Furness Railway 8 per cent. Perpetual Stock, . . . . . 100	161	17,323	12 0
£8,500 North-Eastern Railway 4½ per cent. Per- petual Stock, . . . . . 100	100	8,500	0 0
£7,500 North-Eastern Railway West Hartlepool Preferred Stock, . . . . . 100	87	6,526	0 0
£6,778 North-Eastern Railway 5 per cent. Pre- ferred 1866 Stock, . . . . . 100	108	7,320	4 10
£10,000 North-Eastern Railway 4½ per cent. Pre- ferred 1865 Stock, . . . . . 100	100	10,000	0 0
1,971 shares Midland Railway £18 Inconverti- ble 5 per cent. Preference shares, . . . . . 18	19	37,449	0 0
£1,760 Midland Railway "A" 5 per cent. Pre- ferred Stock, . . . . . 100	108½	1,909	12 0
£1,808 Midland Railway "B" 5 per cent. Pre- ferred Stock, . . . . . 100	108½	1,961	13 8
£8,465 Midland Railway "A" 5 per cent. Pre- ferred Stock, . . . . . 100	108½	9,184	10 6
£2,000 Lancashire and Yorkshire Railway 4½ per cent. Preferred 1861 stock, . . . . . 100	100	2,000	0 0
£200 St. Helens Railway "D" 4½ per cent. Guar- anteed Stock, . . . . . 100	99	198	0 0
£100 St. Helens Railway "E" 4½ per cent. Guar- anteed Stock, . . . . . 100	99	99	0 0
<i>Amount carried forward,</i> . . . . .		£345,131	19 0



	Par val. per share.	Market val. per share.	Total Market val.		
<i>Amount brought forward,</i>			£345,131	19	0
£900 St. Helens Railway "G" 5 per cent. Guaranteed Stock,	£100	£103	927	0	0
£20,000 London and South-Western Railway 5 per cent. Preferred 1866 Stock,	100	100	20,000	0	0
£8,795 London and South-Western Railway 4½ per cent. Preferred 1865 Stock,	100	95	8,355	5	0
£5,000 Great Eastern Railway Mortgage 5 per cent. Debentures,	100	100½	5,025	0	0
(£3,240) 405 shares Shearsburg and Hereford Railway Ordinary £10 shares (£8 per share paid),	100	101½	4,252	10	0
			£383,691	14	0

Value credited in Company's Books, £376,289 11 4.

Other Corporate Stocks:—

£1,070 Mersey Docks and Harbor Board Bonds,	£100	£100	£1,070	0	0
£30,000 Reduced 3 per cent. Annuities,	100	92½	27,750	0	0
£100,000 India 5 per cent. Bonds,	100	103½	103,500	0	0
£11,000 Canadian Consolidated 5 per cent. Stock,	100	93	10,230	0	0
£19,927 16 8 Canada Dominion 6 per ct. Stock,	100	104	20,724	19	0
			£163,274	19	0

Value credited in Company's Books, £160,218 3 3.

Securities held as Collateral for Cash Loans:—

	Market value.			Loaned thereon.		
Toxteth Park Local Board of Health Bonds,	£7,427	15	8	£7,427	15	8
Bebington Burial Board Bonds,	17,812	1	2	17,812	1	2
Corporation of Dorchester Bonds,	2,103	11	11	2,103	11	11
Burial Board of Toxteth Park Bonds,	22,497	10	0	22,497	10	0
Sefton Highway Board Bonds,	4,353	15	0	4,353	15	0
Birkenhead Improvem't Commissioners B'ds,	28,237	8	7	28,237	8	7
Burton-on-Trent Commissioners Bonds,	39,112	11	6	39,112	11	6
Corporation of Liverpool Bonds,	5,160	0	0	5,160	0	0
Litherland Local Board Bonds,	7,987	3	8	7,987	3	8
Prescott Highway Board Bonds,	2,166	15	10	2,166	15	10
Ashbourne Local Board Bonds,	1,001	7	3	1,001	7	3
Newton Heath Board Bonds,	3,600	0	0	3,600	0	0
Childwall Highway Board Bonds,	1,299	4	4	1,299	4	4
Holwell Highway Board Bonds,	1,866	13	4	1,866	13	4
Pensarn Highway Board Bonds,	1,918	0	0	1,918	0	0
<i>Amounts carried forward,</i>	£146,543	18	3	£146,543	18	3

	Market value.			Loaned thereon.		
<i>Amounts brought forward,</i> . . .	£146,543	18	3	£146,543	18	3
Mersey Docks and Harbor Board Bonds, .	61,311	15	8	61,311	15	8
Great Western Railway Company's Bonds, .	40,475	0	0	40,475	0	0
British and Irish Magnetic Telegraph Company's Bonds, . . . . .	10,000	0	0	10,000	0	0
London and St. Catherine Dock Co.'s Bonds,	40,000	0	0	40,000	0	0
Loans on security of various British Railway Stocks and shares, with margin of from 18 $\frac{1}{8}$ to 42 $\frac{3}{8}$ per cent. above amount loaned, viz:—						
£1,653 London and North-Western Stock, .	2,074	0	0	}		
£2,000 Great Eastern Stock, . . . . .	770	0	0			
£1,000 Great Western Stock, . . . . .	580	0	0			
£1,000 South Devon Stock, . . . . .	410	0	0			
£1,200 South-Eastern Stock, . . . . .	936	0	0			
£600 South-Eastern 5 per cent. Preferred (30 per cent. paid), . . . . .	225	0	0	}	6,555	19 5
£1,050 Lancashire and Yorkshire Stock, .	1,375	0	0			
10 Lancashire and Yorkshire £5 shares, .	55	0	0			
£1,300 Furness 8 per cent. Stock, . . .	2,093	0	0			
10 Furness £10 6 0 shares (and £5 20 0 paid), . . . . .	150	0	0			
£25,000 South-Eastern 5 per ct. 1863 Stock,	22,500	0	0	}	27,388	0 5
£3,000 Midland Stock, . . . . .	3,690	0	0			
£1,500 Midl'd Birmingham and Derby Stock,	1,335	0	0			
£10,000 Great Western West Midland Stock,	11,200	0	0			
£3,000 Great Western West Midland Joint, 1863, . . . . .	2,700	0	0			
£5,000 Stockton and Darlington "D" Stock,	5,500	0	0	}	4,354	13 3
200 Sheffield and Lincoln £6 Shares, . .	1,225	0	0			
£2,500 Lancashire and Yorkshire Stock, .	3,187	0	0			
£10,000 London and North-Western Stock,	12,349	0	0			
£2,200 Whitehaven, Cleator and Egremont Stock, . . . . .	3,630	0	0			
£500 London and North-Western Stock, .	616	0	0	}	329	9 4
£23,000 Great Western "West Midland" Stock, . . . . .	7,820	0	0			
£20 Western "West Midland" 6 per cent. Stock, . . . . .	22	0	0			
300 Mid. Wales Shares, . . . . .	750	0	0			
£2,128 Great Eastern 5 per cent. Stock, .	1,838	0	0			
£187 Great Eastern Debenture Stock, . .	194	0	0	}	1,590	3 10
£168 Great Eastern Debenture "B," 25 per cent. paid, . . . . .	42	0	0			
£300 Great Western 5 per cent. Stock, .	270	0	0			
<i>Amounts carried forward,</i> . . . . .	£385,866	13	11	£359,392	7	4



	Market value.			Loaned thereon.		
<i>Amounts brought forward,</i> . . .	£385,866	13	11	£359,392	7	4
£61,612 10 London and North-Western Stock,	76,090	0	0	54,431	3	4
£2,000 North Staffordshire Stock, . . .	1,220	0	0	1,001	12	7
£180 Midland Stock, . . . . .	221	0	0			
£20 Furness 5 per cent. Stock, . . . . .	20	0	0	894	14	2
98 Furness £10 Shares, . . . . .	980	0	0			
£200 Furness 8 per cent. Stock, . . . . .	320	0	0			
£3,600 North-Western "A" Stock, . . . . .	3,888	0	0	3,882	15	11
£2,400 North-Western "B" Stock, . . . . .	720	0	0			
£3,800 Lancashire and Yorkshire Stock, . . . . .	4,845	0	0	4,082	14	0
£455 Lancashire and Yorkshire 4½ per cent. Stock, . . . . .	455	0	0			
£825 Leeds, Bradford and Halifax Stock, . . . . .	1,048	0	0	6,482	2	9
£3,780 Midland Stock, . . . . .	4,649	0	0			
80 Midland £22 Shares (£11 paid), . . . . .	1,100	0	0			
£1,000 North-Eastern Berwick Stock, . . . . .	1,255	0	0	2,422	0	1
£4,000 Great Western Stock, . . . . .	2,320	0	0			
£2,000 Great Western So. Wales Stock, . . . . .	1,120	0	0			
£3,729 London and South-Western Stock, . . . . .	3,467	0	0	1,991	15	1
£4,000 London and North-Western Stock, . . . . .	4,940	0	0			
£5,000 Great Northern Ordinary Stock, . . . . .	5,450	0	0			
£32,000 Great Northern New Stock, 60 per cent. paid, . . . . .	20,800	0	0	32,000	0	0
£11,000 Great Northern "A" Stock, . . . . .	11,990	0	0			
£2,000 North-Eastern Berwick Stock, . . . . .	2,510	0	0			
400 Sheffield and Lincoln £10 5 per cent. Shares, . . . . .	3,600	0	0	1,500	0	0
£1,000 Great Northern Railway "H" Stock, . . . . .	1,090	0	0			
£1,300 Great Eastern 5 per cent. Stock, . . . . .	1,131	0	0			
£10,000 North-Eastern York Stock, . . . . .	12,300	0	0	10,047	2	3
£1,000 North-Eastern "Berwick" Stock, . . . . .	1,255	0	0			
£15,000 Lancaster and Carlisle Stock, . . . . .	33,150	0	0	29,649	11	10
£5,750 London and North-Western Stock, . . . . .	7,091	0	0			
\$1,265 Caledonian 4 per cent. Stock, . . . . .	1,053	0	0	12,434	19	1
£1,000 Great Western 5 per cent. Stock, . . . . .	900	0	0			
£64 Great Western 6 per cent. Stock, . . . . .	70	0	0			
£10,549 London and North-Western Stock, . . . . .	13,028	0	0	33,927	13	9
£2,000 Lancashire and Yorkshire Stock, . . . . .	2,550	0	0			
\$3,000 Midland Stock, . . . . .	3,690	0	0			
30 Midland £16 Shares, . . . . .	292	0	0	19,770	0	0
£34,086 Great Western Ordinary Stock, . . . . .	19,770	0	0			
\$300 Great Western 6 per cent. Stock, . . . . .	330	0	0			
£34,000 West Midland Oxford Stock, . . . . .	11,560	0	0	3,730	0	0
£3,675 West Midland 5½ per cent. Stock, . . . . .	3,730	0	0			
£7,500 South-Eastern Stock, . . . . .	5,850	0	0			
£12,200 Great Eastern Stock, . . . . .	4,697	0	0			
<i>Amounts carried forward,</i> . . . . .	£662,411	13	11	£561,640	12	2



	Market value.			Loaned thereon.		
<i>Amounts brought forward,</i>	£662,411	13	11	£561,640	12	2
£1,500 Great Western South Wales Stock, .	1,355	0	0	2,016	8	9
£20 Great Western 6 per cent. Stock, .	21	0	0			
£2,000 Great Eastern Stock, . . . .	760	0	0			
£900 St. Helens "E" Stock, . . . .	855	0	0	4,006	18	1
£4,000 London and North-Western Stock, .	4,940	0	0			
£1,000 North-Eastern Berwick Stock, .	1,255	0	0			
£500 Great Northern Ordinary Stock, .	545	0	0	14,500	0	0
£12,000 Great Northern Ordinary Stock, .	13,080	0	0			
500 Midland £16 shares (£8 paid), . .	4,875	0	0			
£1,000 Midland, Birmingham and Derby Stock, . . . . .	870	0	0	3,304	14	11
500 Sheffield and Lincoln £10 1865 Shares,	4,500	0	0			
£2,000 Lancashire and Yorkshire Stock, .	2,540	0	0	2,419	19	9
£1,000 South-Eastern Stock, . . . .	780	0	0			
40 Midland £22 Shares (£15 paid), . .	7,100	0	0			
£4,050 Submarine Telegraph Stock, . .	10,444	0	0	5,662	2	11
£1,000 North-Eastern Berwick Stock, . .	1,255	0	0			
£1,000 North-Eastern York Stock, . . .	1,230	0	0	2,364	3	4
£500 Electric Telegraph Stock, . . . .	1,290	0	0			
£2,000 Lancashire and Yorkshire Stock, .	2,550	0	0	2,813	16	5
£1,000 South-Eastern Preference Stock, .	1,100	0	0			
£1,110 British and Irish Magnetic Telegraph Company's Stock, . . . . .	2,020	0	0			
£11,800 South-Eastern Stock, . . . .	9,200	0	0	6,348	2	1
£400 North Staffordshire Stock, . . . .	246	0	0			
50 Dutch Rhenish Shares, . . . . .	1,194	0	0	6,041	16	11
£3,795 Caledonian Stock, . . . . .	2,903	0	0			
£1,050 Lancashire and Yorkshire Stock, .	1,338	0	0			
£100 Lancashire and Yorkshire Preference Stock, . . . . .	104	0	0	2,719	10	6
£1,500 Great Western Stock, . . . . .	870	0	0			
£20 Great Western 6 per cent. Stock, . .	22	0	0	2,649	17	6
£2,000 Sheffield and Lincoln Stock, . . .	1,060	0	0			
£500 Garston and Liverpool Extension Stock,	450	0	0			
£500 Garston and Liverpool New Ordinary Stock (40 per cent. paid), . . . . .	225	0	0	6,810	4	6
18 Maryport and Carlisle £50 Shares, . .	1,368	0	0			
68 Maryport and Carlisle £12 10 Shares, .	1,292	0	0	15,632	11	11
£700 Whitehaven, Cleator & Egremont Stock,	1,155	0	0			
£9,000 Great Eastern Stock, . . . . .	3,465	0	0			
£720 Gt. Eastern Debenture (25 per ct paid),	180	0	0	75,583	9	4
£7,000 Lancashire and Yorkshire Stock, .	8,925	0	0			
£17,460 Midland Railway Stock, . . . .	21,475	0	0			
£71,600 Stockton and Darlington Stock, .	118,018	0	0			
<i>Amounts carried forward,</i>	£899,266	13	11	£722,145	4	5

	Market value.			Loaned thereon.		
<i>Amounts brought forward,</i> . . .	£899,266	13	11	£722,145	4	5
64 Maryport and Carlisle $\frac{1}{4}$ Shares £12 and $\frac{1}{2}$ paid, . . . . .	1,216	0	0	837	14	0
£100 Whitehaven, Cleator & Egremont Stock, . . . . .	165	0	0	127	2	1
£12,700 Stockton and Darlington Debenture $4\frac{1}{2}$ per cent. Stock, . . . . .	12,954	0	0	9,920	19	10
£10,334 London and North-Western Stock, . . . . .	12,710	0	0	18,137	11	9
£8,500 Lancashire and Yorkshire Stock, . . . . .	10,837	0	0			
£3,600 Lancashire and Yorkshire 6 per cent. Stock, . . . . .	4,752	0	0	3,771	19	2
£9,614 Great Northern Ordinary Stock, . . . . .	10,478	0	0	10,042	6	5
£1,120 Great Northern 5 per cent. Debenture Stock, . . . . .	1,288	0	0			
113 Sheffield and Lincoln 5 per ct. £10 Shares, . . . . .	1,017	0	0	4,950	4	9
£3,000 North Staffordshire Stock, . . . . .	1,830	0	0			
4 Maryport and Carlisle £50 Shares, . . . . .	304	0	0	2,105	12	4
163 Maryport and Carlisle £12 10 0 Shares, . . . . .	3,097	0	0			
£692 Midland Stock, . . . . .	851	0	0	4,625	19	6
42 Midland £22 Shares (£15 paid), . . . . .	745	0	0			
£4,550 Edinburgh and Glasgow Stock, . . . . .	2,980	0	0	2,750	0	0
£220 Edinburgh and Glasgow, No. 2, 5 per cent. Stock, . . . . .	214	0	0			
£2,234 5 10 Lancaster and Carlisle Stock, . . . . .	4,920	0	0	11,482	11	4
£1,000 Metropolitan Stock, . . . . .	820	0	0			
21 Metropolitan New Ordinary £5 Shares, . . . . .	105	0	0	7,671	6	0
£200 Mersey Docks and Harbor Board Bonds, . . . . .	200	0	0			
£5,000 North-Eastern Berwick Stock, . . . . .	6,275	0	0	4,450	0	0
£10,000 North-Eastern Berwick Stock, . . . . .	12,550	0	0			
£3,500 Edinburgh and Glasgow Stock, . . . . .	2,292	0	0	770	0	0
£2,000 North Staffordshire Stock, . . . . .	1,220	0	0			
5 Maryport and Carlisle £50 Shares, . . . . .	380	0	0	7,671	6	0
162 Maryport and Carlisle £12 10 Shares, . . . . .	3,078	0	0			
£10,318 Great Western Railway Stock, . . . . .	5,975	0	0	7,671	6	0
£40 Great Western Railway 6 per ct. Stock, . . . . .	44	0	0			
£5,000 Midland, Birmingham and Derby Stock, . . . . .	4,450	0	0	770	0	0
£2,000 Great Eastern Stock, . . . . .	770	0	0			
	£1,007,783	13	11	£803,284	13	2

## SUMMARY OF ASSETS, DECEMBER 31, 1869.

Cash market value of unincumbered real estate owned by the Company, . . . . .	£220,977	10	8
Loans on mortgage of real estate (first liens), . . . . .	33,573	8	9
Cash market value of U. S. stocks and securities, . . . . .	106,008	9	2
Railroad stocks and bonds, . . . . .	376,289	11	4
Other corporate stocks and securities, . . . . .	160,218	3	3
Cash loans on collateral security, . . . . .	803,284	13	2
Loans on life policies with personal security, . . . . .	64,425	2	10
Cash on hand in the office of the Company, . . . . .	461	3	9
Cash deposited in the Bank of Liverpool, . . . . .	45,553	13	9
Cash deposited in London Bank, . . . . .	15,401	7	11
Cash deposited in the New York Bank, . . . . .	10,807	15	0
Net amount due from agents for premiums collected during the year, . . . . .	17,954	4	11
Gross present Assets, . . . . .	<hr/> £1,854,955 4 5		

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted (less re-insurance and salvages), . . . . .	£43,626	9	10
Cash dividends to stockholders, declared and unpaid, . . . . .	889	4	0
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	219,500	0	0
Amount of premium reserve, and all other liabilities in the life insurance department, . . . . .	997,418	8	7
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .	3,881	11	2
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 1,265,315 13 7		
Surplus as regards Policy-holders, . . . . .	£589,639	10	11
Paid-up Capital, . . . . .	289,095	0	0
Surplus over Capital, . . . . .	<hr/> £300,544 10 11		



UNITED STATES BRANCH OF THE ROYAL INSURANCE  
COMPANY, LIVERPOOL, ENGLAND.

WILLIAM C. HIGGINSON, *Agent, Boston.*

DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 5 per cent. Regist'd Bonds of 1874,	\$65,000 00	\$69,550 00
“ “ 6 per cent. Regist'd Bonds of 1897,	75,000 00	82,687 50
“ “ 5 per cent. Regist'd Bonds of 1874 and 1904, . . . . .	185,000 00	197,025 00
“ “ 6 per cent. Regist'd Bonds of 1898,	80,000 00	88,200 00
“ “ 6 per cent. Regist'd Bonds of 1899,	30,000 00	33,075 00
“ “ 6 per cent. Regist'd Bonds of 1871,	55,000 00	62,425 00
“ “ 6 per cent. Coupon Bonds of 1881,	100,000 00	110,125 00
“ “ 6 per cent. Coupon Bonds of 1874,	6,000 00	6,420 00
	<hr/>	<hr/>
	\$596,000 00	\$649,507 50

State Bonds:—

Alabama 8 per cent. Coupon Bonds of 1886, .	\$10,000 00	\$10,125 00
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SUMMARY OF ASSETS, DECEMBER 31, 1870.

Cash market value of U. S. stocks and securities,	\$649,507 50
State bonds, . . . . .	10,125 00
Gross present Assets, . . . . .	<hr/> \$659,632 50

LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$17,542 23
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	295,000 00
Amount of premium reserve, and all other liabili- ties in the Life Insurance Department, . . .	100,000 00
Gross present Liabilities, . . . . .	<hr/> 412,542 23
Surplus, . . . . .	<hr/> \$247,090 27

ABSTRACT OF ANNUAL STATEMENTS.

	IMPERIAL (FIRE).*			LIVERPOOL AND LONDON AND GLOBE.		
	HOME OFFICE, London.	UNITED STATES BRANCH.		HOME OFFICE, Liverpool.	UNITED STATES BRANCH.	
<b>CAPITAL STOCK AND SCRIP.</b>						
Whole amount of outstanding capital, . . . . .	£1,600,000	0	0	£1,608,248	0	0
of capital actually paid up in cash, . . . . .	700,000	0	0	391,752	0	0
consisting of stockholders' notes, . . . . .	900,000	0	0	-	-	-
par and cash market values of each share, . . . . .	£100	£76		-	-	£41.25
					\$10	
<b>ASSETS.</b>						
Gross present Assets, <sup>1</sup> . . . . .	£1,047,733	10	9	£4,027,284	9	3
						\$3,151,361 24
<b>LIABILITIES.</b>						
Gross present Liabilities, <sup>1</sup> . . . . .	£283,822	19	2	£764,556	18	4
						\$1,588,791 11
<b>INCOME.</b>						
Cash actually received for fire premiums, . . . . .	£450,004	2	0	£904,616	12	11
for marine premiums, . . . . .	-	-		-	-	-
for interest on mortgages of real estate, . . . . .	488	10	0	-	-	77,200 43
for interest and dividends from other sources, . . . . .	37,664	19	3	68,410	12	8
actually received for rents, . . . . .	712	16	0	-	-	-
from all other sources, . . . . .	-	-		-	-	22,058 01
						89,016 72 <sup>4</sup>
Gross Cash Income, . . . . .	£488,870	7	3	£973,027	5	7
						\$2,283,591 96
<b>EXPENDITURES.</b>						
Cash actually paid during the year for fire losses, . . . . .	£236,176	5	8	£461,505	17	9
for marine losses, . . . . .	-	-		-	-	-
for dividends to stockholders, . . . . .	60,000	0	0	117,525	12	0
for brokerage and commissions on premiums, . . . . .	61,150	15	9	-	-	-
for salaries and pay of officers and employes, . . . . .	28,703	6	8	-	-	-
for National taxes and duties, . . . . .	1,587	7	9	242,229	0	6
						338,902 82
						52,217 75
						70,736 81



for State and local taxes, . . . . .	—	—	—	—	—
for office, agency and incidental expenses, . . . . .	£59,034	16	3 <sup>2</sup>	—	—
Gross Cash Expenditures, . . . . .	£446,652	12	1	£821,260	10 3
GENERAL ITEMS.					
Whole amount of fire risks outstanding at end of year, . . . . .	—	—	—	£225,677,390	0 0
of fire risks written during the year, . . . . .	£138,831,782	0	0	230,269,050	0 0
of fire premiums charged or receivable thereon, . . . . .	450,004	2	0	904,616	12 11
of fire risks terminated during the year, . . . . .	—	—	—	—	—
of fire losses incurred during the year, . . . . .	236,176	5	8	461,505	17 9
of fire losses incurred during the year on risks written in Massachusetts, . . . . .	—	—	—	5,005	0 0
of dividends declared to stockholders during the year, . . . . .	60,000	0	0	—	—
of premium deposits received during the year on perpetual fire risks, . . . . .	21,160	19	6	—	—
of premium deposits actually returned during year, . . . . .	—	—	—	—	—
No. of States in which the Co. has agencies established, . . . . .	—	—	—	—	—
of agents employed out of its own State, . . . . .	—	—	—	31	36
Average annual percentage of dividends on capital stock, . . . . .	20½ per cent.	—	—	20½ per cent.	—

**\* This Company does a fire business only.**

<sup>1</sup> See Detailed Statements, on page 466, *et seq.*

2 Including office, agency and incidental expenses, £53,737 2 8; firemen and engines, £2,815 10 5; bad debts written off, £1,195 6 3; pensions, £989 10 4; loss on investments, £297 6 7.  
3 Received from home office.

4 Interest from United States bonds, \$55,037.20; miscellaneous interest from bankers and bills receivable, \$4,457.30; from life insurance, \$29,522.22.

<sup>6</sup> Including office, agency and incidental expenses, \$94,160.43; life expenditure, annuities, &c., \$33,373.01.

	NORTH BRITISH AND MERCANTILE.		QUEEN (FIRE).	
	HOME OFFICE, Edinburgh.	UNITED STATES BRANCH.	HOME OFFICE, Liverpool.	UNITED STATES BRANCH.
<b>CAPITAL STOCK AND SCRIP.</b>				
Whole amount of outstanding capital, . . . . .	-	-	-	-
of capital actually paid up in cash, . . . . .	£250,000 0 0	-	£191,172 0 0	-
of capital consisting of stockholders' notes, . . . . .	1,750,000 0 0	-	1,720,548 0 0	-
par and cash market value of each share, . . . . .	£6 5 0      £24	-	£1      19s 6d	-
<b>ASSETS.</b>				
Gross present Assets, <sup>1</sup> . . . . .	£920,919 12 7	\$1,340,521 88	£469,499 1 3	\$293,214 41
<b>LIABILITIES.</b>				
Gross present Liabilities, <sup>1</sup> . . . . .	£201,144 17 4	\$627,726 82	£193,305 7 6	\$196,343 05
<b>INCOME.</b>				
Cash actually received for fire premiums, . . . . .	£505,429 3 4	\$1,104,876 85	£142,695 15 3	\$276,439 69
for marine premiums, . . . . .	-	-	-	-
for interest on mortgages of real estate, . . . . .	-	-	1,913 18 4	-
for interest and dividends from other sources, . . . . .	32,497 7 1	25,058 38	4,783 6 6	2,102 84
actually received for rents, . . . . .	-	-	6,009 13 7	-
from all other sources, . . . . .	138,551 12 7 <sup>2</sup>	5,986 94 <sup>3</sup>	6,670 16 3	-
Gross Cash Income, . . . . .	£676,478 3 0	\$1,135,922 17	£162,073 9 11	\$278,542 53
<b>EXPENDITURES.</b>				
Cash actually paid during the year for fire losses, . . . . .	£197,434 8 8	\$819,729 63	£77,691 6 0	\$213,774 63
for marine losses, . . . . .	-	-	-	-
for dividends to stockholders, . . . . .	40,000 0 0	-	12,557 19 0 <sup>5</sup>	-
for brokerage and commissions on premiums, . . . . .	69,287 13 8	166,850 54	-	36,659 89
for salaries and pay of officers and employes, . . . . .	62,997 12 8	80,776 49	42,715 15 11	24,317 46

for National taxes and duties, . . . . .	£524 14 9	\$42,837 45	£1,453 5 7	\$13,351 93
for State and local taxes, . . . . .	-	-	-	-
for office, agency and incidental expenses, . . . . .	173,612 8 10	37,751 92 <sup>4</sup>	-	15,978 65
Gross Cash Expenditures, . . . . .	£543,856 18 7	\$1,147,946 03	£134,418 6 6	\$304,082 56
GENERAL ITEMS.				
Whole amount of fire risks outstanding at end of year, . . . . .	£83,410,485 0 0	\$79,972,745 00	£16,145,571 0 0	\$30,509,922 00
of fire risks written during the year, . . . . .	147,986,075 0 0	122,223,834 00	59,830,298 0 0	36,020,710 00
of fire premiums charged or receivable thereon, . . . . .	594,999 0 0	1,226,055 56	177,307 9 6	309,938 00
of fire risks terminated during the year, . . . . .	47,893,433 0 0	95,293,478 00	35,898,174 0 0	5,433,908 00
of fire losses incurred during the year, . . . . .	197,434 8 8	922,929 96	78,752 19 11	241,211 00
of fire losses incurred during the year on risks written in Massachusetts, . . . . .	-	75,634 14	-	7,266 41
of dividends declared to stockholders during the year, . . . . .	40,000 0 0	-	12,586 0 0	-
of premium deposits received during the year on perpetual fire risks, . . . . .	6,159 11 2	-	-	-
of premium deposits actually returned during year, . . . . .	-	-	-	-
No. of States in which the Co. has agencies established, . . . . .	-	33	-	17
of agents employed out of its own State, . . . . .	-	132	-	41
Average annual percentage of dividends on capital stock, . . . . .	16 per cent.	16 per cent.	4½ per cent.	4½ per cent.

<sup>1</sup> See Detailed Statements, on page 475, *et seq.*

<sup>2</sup> Remittance from England.

<sup>3</sup> 1868 premium suspense account now brought to new account, £138,514 15 1; transfer fees, £36 17 6.  
<sup>4</sup> Office, agency and incidental expenses, \$28,537 31; travelling expenses, \$5,547 94; office rent, \$3,666 57.  
<sup>5</sup> Including advertising, travelling expenses and rent.



	ROYAL. Liverpool, England.			AGGREGATE.
	HOME OFFICE, Liverpool.		UNITED STATES BRANCH.	
CAPITAL STOCK AND SCRIP.				
Whole amount of outstanding capital, . . . . .	£1,927,300	0	0	\$25,677,740 00
of capital actually paid up in cash, . . . . .	289,095	0	0	9,110,095 00
consisting of stockholders' notes, . . . . .	1,638,205	0	0	30,043,765 00
par and cash market values of each share, . . . . .	£3	£6	2 6	- - -
ASSETS.				
Gross present Assets, <sup>1</sup> . . . . .	£1,854,955	4	6	\$47,652,367 01
LIABILITIES.				
Gross present Liabilities, <sup>1</sup> . . . . .	£1,265,315	13	7	\$16,754,859 50
INCOME.				
Cash actually received for fire premiums, . . . . .	£485,180	5	8	\$17,076,091 63
for marine premiums, . . . . .	-	-	-	- - -
for interest on mortgages of real estate, . . . . .	20,372	13	11	191,075 56
for interest and dividends from other sources, . . . . .	-	-	-	745,218 28
actually received for rents, . . . . .	-	-	-	55,670 40
from all other sources, . . . . .	1,161	11	7 <sup>2</sup>	982,735 54
Gross Cash Income, . . . . .	£506,714	11	2	\$18,904,407 85
EXPENDITURES.				
Cash actually paid during the year for fire losses, . . . . .	£290,685	10	11	\$9,165,105 42
for marine losses, . . . . .	-	-	-	- - -
for dividends to stockholders, . . . . .	33,657	15	0	1,318,706 50
for brokerage and commissions on premiums, . . . . .	49,135	7	4	1,514,133 43
for salaries and pay of officers and employés, . . . . .	38,424	17	6	1,072,706 70

for National taxes and duties, . . . . .	-	-	-	\$1,388,115 86
for State and local taxes, . . . . .	-	-	-	-
for office, agency and incidental expenses, . . . . .	£44,545 4 1 <sup>3</sup>	-	\$140,584 26 <sup>4</sup>	1,756,986 01
Gross Cash Expenditures, . . . . .	£456,448 14 10	-	\$163,075 59	\$16,050,753 92
GENERAL ITEMS				
Whole amount of fire risks outstanding at end of year, . . . . .	£124,964,900 0 0	-	-	\$3,465,245,442 00
of fire risks written during the year, . . . . .	147,744,900 0 0	-	-	3,861,246,928 00
of fire premiums charged or receivable thereon, . . . . .	485,180 5 8	-	-	17,578,145 41
of fire risks terminated during the year, . . . . .	22,778,100 0 0	-	-	937,383,961 43
of fire losses incurred during the year, . . . . .	290,685 10 11	-	\$340,033 66	9,540,782 86
of fire losses incurred during the year on risks written in Massachusetts, . . . . .	-	-	45,487 59	190,787 98
of dividends declared to stockholders during the year, . . . . .	33,657 15 0	-	-	731,218 75
of premium deposit received during the year on perpetual fire risks, . . . . .	-	-	-	136,602 66
of premium deposits actually returned during year, . . . . .	-	-	-	-
N. of States in which the Company has agencies established, . . . . .	13	-	14	-
of agents employed out of its own State, . . . . .	14	-	15	-
Average annual percentage of dividends on capital stock, . . . . .	£9 10 7 per cent.	-	-	-

<sup>1</sup> See Detailed Statements, on page 482, *et seq.*<sup>2</sup> Poundage on Government duty, £735 13 1; transfer fees, £25 15 6; premium on shares allotted, £400.<sup>3</sup> Printing, advertising, parcels, postage, taxes and general agency expenses<sup>4</sup> Including taxes and all expenses.

REPORT OF THE RECEIVER  
OF THE SHAWMUT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

J. WILDER MAY appointed Receiver, November 5, 1859.

ASSETS JANUARY 1, 1871.

Three shares Traders' Bank, Boston (par value \$115 per sh.), .	\$345 00
Mortgage of C. T. Richardson on real estate in Maine, first known and returned to me in 1865 (probably worthless), about . . . . .	400 00
Premium notes (absolute), about . . . . .	37,146 00
The inventory on file in the Supreme Judicial Court, a copy of which I have, I think, heretofore given the Commissioner, shows, per schedule of notes and bills receivable, chiefly for balances due from agents, a total of \$2,739 70, of which I have been able to collect only \$63 73. The remainder I consider worthless.	
Stove and trunk, inventoried at . . . . .	11 00
No uncollected assessments of any value. Premium and deposit notes ordered to be collected by the Supreme Judicial Court, and due from parties in this State and Maine, will probably realize about \$800. Of the cases in Maine, only two are still open, and these I expect will be settled this spring.	
Cash in bank, . . . . .	651 94

LIABILITIES JANUARY 1, 1871.

The whole amount of claims, as per schedule A, in my return of 1864, was \$18,552 27. This has been reduced by decisions of the Courts, and findings of the Master in Chancery, to whom they were referred, to . . . . .	13,892 44
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Claims of the late president and secretary of the Company for services rendered the Receiver, by agreement to be what the court should deem proper, of which the president is paid, as I suppose nearly or quite in full, \$536.00. The secretary has been paid \$10.40 and has a small claim further, subject to the discretion of the court. I shall claim all the law will allow. The amount it is now impossible to state.



## CASH RECEIVED.

Received from sale of property, payment of notes and accounts, &c, . . . . .	\$163 73
Received from all other sources, . . . . .	12,289 76

## CASH PAID OUT.

Cash paid for losses, as per schedule in return of 1867 (dividend of 25 per cent ), . . . . .	\$3,388 11
Cash paid for losses, as per schedule in return of 1868 (dividend of 16 $\frac{2}{3}$ per cent.), . . . . .	2,237 56
Commissions paid for the collection of notes or assessments, .	500 00
Legal expenses, about . . . . .	1,100 00
Amount of all other expenses (this includes the amount paid the president and secretary, to wit, \$546.40, as stated above),	772 71

J. WILDER MAY, *Receiver.*



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# INSURANCE COMPANIES

OF OTHER STATES AND FOREIGN COUNTRIES,

(EXCEPTING LIFE AND ACCIDENT COMPANIES,)

AUTHORIZED TO DO BUSINESS IN MASSACHUSETTS, WITH THE AGENTS  
ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS  
DONE AND TAX PAID BY EACH, FOR THE  
YEAR ENDING OCTOBER 31, 1870.

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EVERY AGENT OR SUB-AGENT of any Insurance Company not incorporated in this Commonwealth, is required by law to procure from the Insurance Commissioner a CERTIFICATE OF AUTHORITY for each Company for which he proposes to act. The Certificate specifies the name of the Agent or Sub-Agent, and also the name of the Company for which he is authorized to act. It expires, and must be renewed, on the first day of April in each year.

To guard against the impositions of fraudulent Companies and dishonest agents, the Commissioner deems it his duty to advise that parties solicited to insure in any Company not chartered in this State, should *decline to deal with any person not holding the Commissioner's Certificate of Authority, or to insure in any such Company not named in the Certificate.*

NAME OF COMPANY.	Location	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
ÆTNA FIRE, . . . Hartford, Ct.,	{	Mercer, Goodrich & Co.,	Boston, .	\$4,549,923 00	\$40,820 40	\$816 40
		Asa Allen, .	Holliston, .	118,860 00	1,240 79	24 81
		D. S. Swan & Son, .	Lawrence, .	629,112 00	7,334 55	146 69
		C. S. Adams, .	Framingham, .	139,825 00	1,775 90	35 52
		B. F. Carter & Co.,	Newburyport, .	461,093 00	3,922 47	78 45
		Henry C. Church, .	Lowell, .	585,877 50	8,082 33	161 65
		James Gifford, .	Provincetown, .	28,550 00	454 25	9 08
		B. T. H. Porter, .	Woburn, .	219,479 67	3,836 92	76 74
		R. B. Johnson, .	Holyoke, .	326,335 00	3,576 11	71 52
		Jas. S. Tillinghast, .	New Bedford, .	436,011 00	4,816 74	96 33
		A. N. Cowles, .	Gt. Barrington, .	8,000 00	103 75	2 07
		E. F. Morris, .	Monson, .	186,700 00	2,407 13	48 14
		Upton & Willis, .	Fitchburg, .	191,375 00	2,601 51	52 03
		Eastern & Milne, .	Fall River, .	175,605 00	2,053 16	41 06
		Chas. S. Nichols & Co.,	Salem, .	523,220 00	6,776 12	135 52
		Daniel Upton, .	Adams, .	77,463 00	1,028 72	20 47
		Walter Goodell, .	Haverhill, .	543,900 00	4,868 56	97 37
		Randolph E. Ladd, .	Springfield, .	1,579,390 00	17,321 35	346 43

ÆTNA FIRE (continued),.	Hartford, Ct.,	{	Loring W. Puffer,	.	No. Bridgewater,	\$106,984 00	\$1,649 94	\$32 99	
			Asa F. Rand,	.	Westfield,	84,634 00	982 53	19 65	
		{	Sam'l J. Lyons,	.	Greenfield,	463,342 50	4,359 85	87 19	
			Harvey Kirkland,	.	Northampton,	150,675 00	1,413 97	28 28	
		{	John D. Washburn,	.	Worcester,.	1,429,191 00	21,862 56	437 25	
			E. M. Phillips,	.	Southbridge,	80,025 00	554 53	11 69	
		{	Chas. Merrill,	.	Malden,	172,575 00	2,698 63	53 97	
			John T. Hall,	.	Plymouth,	215,400 00	2,652 47	53 04	
		{	Sillsbee & Pickford,	.	Lynn,	558,675 00	7,739 63	154 79	
			M. M. Fisher,	.	Medway,	153,100 00	2,044 78	40 89	
		{	Dunham & Wilson,	.	Pittsfield,	453,198 47	5,628 09	112 56	
			H. B. & N. H. Hunt,	.	Athol Depot,	234,862 67	3,301 13	66 02	
		{	H. J. Dunham,	.	Stockbridge,	94,575 00	1,309 00	26 18	
			John M. Daggett,	.	Attleborough,	30,100 00	3 77	7 36	
		{	Sam'l A. Stacy,	.	Gloucester,	431,500 00	4,589 38	91 79	
			E. C. Whitney,	.	Marlborough,	114,300 00	1,447 65	28 95	
		{	Geo. S. Rawson,	.	Hudson,	68,500 00	791 41	15 83	
			Geo. G. Parker,	.	Milford,	177,943 00	2,393 22	47 86	
		{	S. A. Williams,	.	Taunton,	686,259 00	7,699 58	153 99	
			S. H. Skerry,	.	No. Brookfield,	19,200 00	483 88	9 68	
							\$16,505,758 81	\$186,990 77	\$3,740 24
ÆTNA,	New York,	{	Jordan, Lovett & Co,	.	Boston,	\$551,910 29	\$5,708 12	\$114 16	
			Chas. Almy,	.	New Bedford,	33,500 00	387 50	7 75	
			Sillsbee & Pickford,	.	Lynn,	106,600 00	1,502 29	30 04	
							\$692,010 29	\$7,597 91	\$151 95

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
ALBANY CITY, . . . . .	Albany, N. Y., . . . . .	Chas. Almy, . . . . .	New Bedford, . . . . .	\$54,125 00	\$623 62	\$12 47
		Lafayette Clapp, . . . . .	Easthampton, . . . . .	36,850 00	386 40	7 73
		A. Perry Peck, . . . . .	Northampton, . . . . .	48,745 00	404 58	8 09
		James M. Porter & Co., . . . . .	Springfield, . . . . .	119,265 00	1,821 84	36 43
		J. C. Chaffee, . . . . .	Lee, . . . . .	41,900 00	658 78	13 17
		Wm. F. Johnson, . . . . .	Lynn, . . . . .	86,755 00	1,097 53	21 95
		John H. Derby, . . . . .	Salem, . . . . .	116,375 00	1,887 10	37 74
		Daniel Upton, . . . . .	Adams, . . . . .	37,613 00	532 02	10 64
		Alfred Kittredge, . . . . .	Haverhill, . . . . .	128,875 00	1,166 01	23 32
		Sam'l E. Howe, . . . . .	Pittsfield, . . . . .	42,541 00	594 65	11 89
		Asa P. Rand, . . . . .	Westfield, . . . . .	7,000 00	110 00	2 20
		James Cook, . . . . .	Lowell, . . . . .	138,159 00	1,183 62	37 67
		J. C. Brainard, <sup>1</sup> . . . . .	Warren, . . . . .	8,850 00	153 38	3 06
		John D. Washburn, . . . . .	Worcester, . . . . .	65,275 00	1,166 71	23 33
		H. J. Dunham, . . . . .	Stockbridge, . . . . .	17,650 00	261 26	5 23
		Franklin S. Phelps, . . . . .	Boston, . . . . .	2,380,304 39	53,385 60	1,067 71
		William P. Porter, . . . . .	North Adams, . . . . .	47,612 00	553 13	11 06
		Henry Dutcher, . . . . .	Sheffield, . . . . .	16,400 00	262 35	5 25
		A. C. Chadwick, . . . . .	Lawrence, . . . . .	39,450 00	769 16	15 38
		Geo. G. Hannan, <sup>2</sup> . . . . .	Sandwich, . . . . .	11,987 50	174 36	3 49
		Porter Underwood, . . . . .	Holyoke, . . . . .	5,100 00	43 25	86
		S. A. Williams, . . . . .	Taunton, . . . . .	62,200 00	1,041 64	20 83
		Hale Remington, <sup>3</sup> . . . . .	Fall River, . . . . .	22,375 00	475 85	9 52
		Ball & Remington, . . . . .	Fall River, . . . . .	19,600 00	253 00	5 06
				\$3,555,006 89	\$69,005 84	\$1,394 08



AMERICAN,	.	.	.	Providence, R. I., {	William S. Denny & Co., Jos. S. Tillinghast, William Lincoln & Co., Morton Eddy, Henry R. Dalton, Enoch P. Davis, S. A. Williams,	Worcester, New Bedford, Warren, Fall River, Boston, Readville, Taunton,	\$87,200 00 25,437 00 30,500 00 5,000 00 1,099,979 00 12,550 00 22,200 00	\$1,319 61 482 10 497 27 87 50 7,449 01 131 25 313 86	\$26 39 9 64 9 95 1 75 148 98 2 63 6 28
AMERICAN,	.	.	.	Philadelphia, Pa., .	Foster & Cole, .	Boston, .	\$1,282,866 00	\$10,280 60	\$205 62
AMERICAN EXCHANGE,	.	.	.	New York, .	Henry R. Dalton, .	Boston, .	\$1,662,955 00	\$7,157 56	\$143 15
ANDES,	.	.	.	Cincinnati, O., .	S. C. Warriner, <sup>4</sup> J. B. Knox & Co. <sup>4</sup> , William H. Gerrish, <sup>5</sup> Hunt & Elliot, <sup>6</sup> E. B. Currier, <sup>5</sup>	Springfield, Worcester, Lynn, Lowell, Lawrence, .	\$323,750 00	\$1,604 62	\$32 09
ASTOR,	.	.	.	New York, .	Ellison, Hollis & Co., Chapin & Lee, . Charles A. Wood, .	Boston, Springfield, Boston, .	\$123,475 00 95,983 00 1,036,579 00	\$1,324 54 1,155 55 11,384 18	\$26 59 23 11 227 68
ATLANTIC,	.	.	.	Brooklyn, N. Y., {	H. V. Freeman, D. S. Swan & Son, .	Boston, . Lawrence, .	\$1,256,037 00 \$1,149,141 50 107,940 00	\$13,864 27 \$8,760 22 1,321 56	\$277 38 \$175 20 26 43

<sup>1</sup> Commenced business October 1, 1870.<sup>4</sup> Commenced business April 2, 1871.<sup>2</sup> Agency discontinued.<sup>5</sup> Commenced business March 28, 1871.<sup>3</sup> Deceased.<sup>6</sup> Commenced business March 12, 1871.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected	Tax Paid.
ATLANTIC (continued),	Brooklyn, N. Y.,	James M. Porter & Co.,	Springfield,	\$56,000 00	\$703 65	\$14 07
		Walter Goodell,	Haverhill,	12,050 00	122 00	2 44
		E. P. Howland,	Worcester,	100,487 00	1,278 40	25 56
		Thomas M. James,	New Bedford,	50,600 00	795 37	15 90
		Silas Holman,	Fitchburg,	52,900 00	556 00	11 12
		Dunham & Wilson,	Pittsfield,	196,037 50	1,153 54	23 07
		B. L. Wood,	Taunton,	80,833 00	1,284 00	25 68
		William P. Porter,	North Adams,	35,000 00	420 98	8 42
		Ball & Remington, <sup>1</sup>	Fall River,	12,500 00	176 25	3 53
		Hale Remington, <sup>2</sup>	Fall River,	72,243 75	1,075 20	21 50
ATLANTIC FIRE & MAR.,	Providence, R. I.,			\$1,925,732 75	\$17,647 17	\$352 92
		S. W. Trowbridge,	Boston,	\$124,745 00	\$1,547 68	\$30 95
		Charles S. Nichols,	Salem,	105,600 00	1,462 64	29 25
		Joseph S. Tillinghast,	New Bedford,	110,437 00	2,092 84	41 86
		William Lincoln & Co.,	Warren,	14,500 00	352 00	7 04
		R. E. Ladd,	Springfield,	99,012 50	1,102 11	22 04
		Morton Eddy,	Fall River,	10,500 00	190 00	3 80
		John D. Washburn,	Worcester,	113,767 00	1,828 58	36 57
		Henry R. Dalton,	Boston,	447,167 00	2,676 93	53 53
		George W. Tisdale, <sup>3</sup>	Providence,	- -	- -	-
ATLANTIC MUTUAL,	New York,			\$1,025,728 50	\$11,252 78	\$225 04
		G. Winthrop Coffin,	Boston,	- -	\$392,520 58	\$7,850 41

BRECKMAN FIRE,	New York,	{ James W. Cartwright, <sup>4</sup> Reed & Cartwright, <sup>5</sup>	Boston, Boston,	\$176,850 00 292,312 00	\$1,261 49 2,366 36	\$25 23 47 33
				\$169,162 00	\$3,627 85	\$72 56
BUFFALO CITY,	Buffalo, N. Y.,	{ Gilmore & Francis, Ezra Baker, B. L. Wood, Holmes & Gilmore, Kinsley, Eddy & Hastings, William Lincoln & Co., John Edwards,	Pittsfield, Lynn, Taunton, Springfield, Boston, Warren, Lawrence,	\$75,317 33 89,600 00 23,300 00 175,616 00 463,770 00 65,200 00 10,700 00	\$945 96 1,054 15 384 55 2,603 87 6,692 73 890 95 261 00	\$18 92 21 08 7 69 52 04 133 85 17 81 5 28
				\$539,670 00	\$12,836 21	\$256 67
BUFFALO FIRE & MAR.,	Buffalo, N. Y.,	{ Gilmore & Francis, Ezra Baker, B. L. Wood, Holmes & Gilmore, Kinsley, Eddy & Hastings, William Lincoln & Co., John Edwards,	Pittsfield, Lynn, Taunton, Springfield, Boston, Warren, Lawrence,	\$95,434 56 126,300 00 35,300 00 220,310 00 942,320 00 83,790 00 18,300 00	\$1,189 70 1,593 00 356 85 3,510 58 12,731 55 1,298 26 335 25	\$23 79 31 86 7 14 70 21 254 69 25 96 6 71
				\$1,521,751 66	\$21,018 19	\$420 36
CAPITAL CITY,	Albany, N. Y.,	H. V. Freeman,	Boston,	\$259,660 00	\$1,125 10	\$22 50

<sup>1</sup> Commenced business November 1, 1870.<sup>2</sup> Decensed.<sup>3</sup> Commenced business April 1, 1871.<sup>4</sup> From November 16, 1869, to February 1, 1870.<sup>5</sup> From February 1, 1870, to October 31, 1870.



NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
CHARTER OAK,	Hartford, Ct.,	James Goodman,	Boston,	\$544,989 00	\$6,364 92	\$127 30
		Hiram Van Campen,	New Bedford,	12,500 00	270 10	5 40
		John D. Washburn,	Worcester,	17,500 00	362 63	7 25
		William Elliot,	Greenfield,	17,350 00	225 25	4 50
CITIZENS',	New York,	Ellison, Hollis & Co.,	Boston,	\$592,339 00	\$7,222 90	\$144 45
		William Lincoln & Co.,	Warren,	\$1,046,156 00	\$7,547 69	\$150 95
				33,541 00	493 60	9 87
				\$1,079,697 00	\$8,041 29	\$160 82
CITY FIRE,	Hartford, Ct.,	James Goodman,	Boston,	\$871,463 00	\$7,981 54	\$159 63
		D. S. Swan & Son,	Lawrence,	73,530 00	940 25	18 80
		H. Van Campen,	New Bedford,	75,700 00	988 34	19 77
		John P. Slade,	Fall River,	38,575 33	407 88	8 16
		Peck & Pierce,	Northampton,	118,250 00	1,094 32	21 88
		George D. Sargeant,	Lynn,	172,000 00	2,016 96	40 36
		William Northey,	Salem,	142,293 00	1,026 02	20 52
		R. E. Ladd,	Springfield,	275,691 67	2,743 48	54 87
		James Cook,	Lowell,	16,254 00	211 41	4 12
		Leonard & Lyman,	Westfield,	94,150 00	845 45	16 90
		John D. Washburn,	Worcester,	146,457 00	2,425 87	48 51
		E. M. Phillips,	Southbridge,	39,425 00	664 26	13 28
		William P. Porter,	North Adams,	38,360 00	645 05	12 90
		Henry Dutcher,	Sheffield,	72,875 00	546 57	10 93
		William P. Dolliver,	Gloucester,	37,900 00	568 35	11 37

CITY FIRE (continued), .	Hartford, Ct, .	{ Alfred Laws, . Howard A. Crafts, .	. .	No. Bridgewater, Holyoke, . .	\$39,475 00 24,530 00	\$397 31 271 05	\$7 95 5 42
CITY FIRE, . . .	New York, .	William A Beattie, .	. .	Boston, .	\$2,276,929 00 \$340,930 00	\$23,774 11 \$1,204 60	\$475 47 \$24 09
CLEVELAND, . . .	Cleveland, Ohio, .	{ Stearns Brothers, . Holmes & Gilmore, . George S Rawson, . Kinsley, Eddy & Hastings, William Lincoln & Co., . John Edwards, . Rhodes & Mitchell, . Ezra Baker, <sup>1</sup> . .	. . . . . . . . . . . . . . .	Boston, . Springfield, Hudson, . . Boston, . Warren, . Lawrence, . Taunton, . Lynn, .	\$670,333 00 222,434 00 18,500 00 55,716 00 39,830 00 58,800 00 43,265 00 -	\$9,085 92 3,214 56 269 25 841 83 567 58 768 37 657 03 -	\$181 71 64 29 5 38 16 84 11 35 15 37 13 14 -
COLUMBIA FIRE, . .	New York, .	Stearns Brothers, .	. .	Boston, .	\$1,108,878 00 \$347,233 00	\$15,404 54 \$3,360 02	\$308 08 \$67 20
COMMERCE, . . .	Albany, N. Y., .	{ F. L. Gilman, . Jeremiah S. Folsom, R. B. Johnson, . James H. Stannard, . William F. Johnson, John H. Derby, . Pynchon & Marsh, . Turner, Walker & Co., . William S. Denny & Co., . Walter Goodell, .	. . . . . . . . . . . . . . . . . . .	New Bedford, Lowell, . . Holyoke, . . Lawrence, . Lynn, . Salem, . Springfield, Northampton, Worcester, . Haverhill, .	\$80,675 00 84,070 00 98,611 50 51,823 00 49,605 00 86,900 00 206,083 17 21,000 00 71,883 00 37,900 00	\$1,092 33 1,319 88 1,170 50 767 95 560 42 1,189 75 2,050 27 222 75 872 17 482 58	\$21 85 26 40 23 41 15 36 11 21 23 80 41 00 4 45 17 44 9 65

<sup>1</sup> Commenced business January 11, 1871.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
COMMERCE (continued),	Albany, N. Y.,	William B. Sears,	Boston,	\$902,920 00	\$9,738 91	\$194 78
		Morton Eddy,	Fall River,	70,750 00	1,046 38	20 93
		Caléb Farnum,	Providence, R. I.,	43,526 00	671 08	13 42
		William P. Porter,	North Adams,	75,800 00	609 95	12 20
		Rhodes & Mitchell,	Taunton,	61,275 00	737 65	14 75
		Edwin F. Sandys,	Pittsfield,	75,850 00	809 08	16 18
				\$2,018,671 67	\$23,341 65	\$466 83
COMMERCE,	New York,	Charles A. Wood,	Boston,	\$441,440 00	\$3,122 86	\$62 45
		Oliver Chace,	Fall River,	- _3	121 25	2 42
				\$441,440 00	\$3,244 11	\$64 87
COMMERCIAL, <sup>1</sup>	Chicago, Ill.,	Jordan, Lovett & Co.,	Boston,	\$726,226 29	\$5,270 88	\$105 40
		Edwin B. Dow,	Boston,	- _4	4,796 91	95 93
				\$726,226 29	\$10,067 79	\$201 33
COMMERCIAL,	New York,	Henry R. Dalton,	Boston,	\$508,750 00	\$2,081 48	\$41 63
COMMERCIAL MUTUAL, <sup>1</sup>	Cleveland, Ohio,	Stearns Brothers,	Boston,	\$44,406 00	\$5,774 29	\$115 48
COMMERCIAL MUT MAR.,	New York,	James Murray Howe,	Boston,	\$136,960 00	\$2,139 38	\$42 79
COMMONWEALTH, <sup>2</sup>	New York,	Jordan, Lovett & Co.,	Boston,	\$2,506,273 13	\$28,004 31	\$560 08
		Gilmore & Francis,	Pittsfield,	79,087 00	801 56	16 03
		H. G. Gilmore,	Springfield,	133,725 00	1,440 90	28 81



COMMONWEALTH (con.).	New York.	{	Sillsbee & Pickford, William P. Porter,	.	.	Lynn, North Adams,	.	.	\$63,450 00 34,390 00	\$999 06 285 87	\$19 98 5 71
		{	H E. Darling, Isaac Washburn, Lafayette Clapp, Peck & Pierce, Thomas S. Jewett, James M. Porter & Co., R. B. Johnson, James H. Stannard, William F. Johnson, Jos. S. Tillinghast, Hunt & Elliot, Walter Goodell, J. B. Knox & Co., Samuel E. Howe, William S. Greene, Leonard & Lyman, E. B. Stoddard, H. A. Darling,	.	.	Boston, Taunton, Easthampton, Northampton, Salem, Springfield, Holyoke, Lawrence, Lynn, New Bedford, Lowell, Haverhill, Worcester, Pittsfield, Fall River, Westfield, Worcester, Hyde Park,	.	.	\$2,816,925 13 \$1,007,181 00 17,650 00 55,950 00 60,800 00 61,375 00 107,975 00 62,370 00 70,980 00 87,005 00 57,071 00 66,570 00 20,200 00 93,800 00 30,470 00 64,275 00 61,200 00 250,000 00 318,062 00	\$31,531 70 \$10,477 65 193 13 398 26 576 78 452 27 1,182 76 563 73 763 42 1,152 02 861 24 867 15 237 85 894 00 304 64 727 66 538 44 332 50 2,646 62	\$630 61 \$209 55 3 86 7 96 11 53 9 05 23 65 11 27 15 27 23 04 17 22 17 34 4 76 17 88 6 09 14 55 10 77 6 65 52 93
CONNECTICUT FIRE,	Hartford, Ct.,	{	James Goodman, Thomas H. Johnson, Marsh & Hatfield, Pynchon & Marsh,	.	.	Boston, Salem, Holyoke, Springfield,	.	.	\$2,492,934 00 \$1,368,138 00 15,500 00 17,850 00 181,091 66	\$23,170 12 \$7,178 52 143 75 270 47 1,539 03	\$463 40 \$143 57 2 87 5 40 30 78
CONTINENTAL FIRE,	New York.	{		.	.		.	.			

1 Withdrawn from the State.

<sup>2</sup> In the hands of a receiver.

**3 Not returned.**

**4 Amount not returned.**

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
CONTINENTAL FIRE (con.), New York,		Turner, Walker & Co.,	Northampton,	\$69,925 00	\$844 64	\$16 89
		B. A. Hathaway,	Plymouth,	7,700 00	37 50	75
		Samuel E. Howe,	Pittsfield,	28,100 00	269 75	5 39
		Leonard & Lyman,	Westfield,	21,375 00	225 57	4 51
		B. L. Wood,	Taunton,	24,500 00	383 75	7 67
		E. D. Whitaker, <sup>1</sup>	North Adams,	-	-	-
		Jones Frankle, <sup>1</sup>	Haverhill,	-	-	-
		Leander Holbrook, <sup>1</sup>	Milford,	-	-	-
		Samuel Porter, <sup>2</sup>	Beverly,	-	-	-
		Leland & Thomas, <sup>3</sup>	Amherst,	-	-	-
		Jos. S. Tillinghast, <sup>3</sup>	New Bedford,	-	-	-
		Samuel A. Stacy, <sup>3</sup>	Gloucester,	-	-	-
		S. A. Hayward, <sup>4</sup>	No. Bridgewater,	-	-	-
		Samuel H. Skerry, <sup>5</sup>	No. Brookfield,	-	-	-
		F. C. Currier, <sup>6</sup>	Fitchburg,	-	-	-
		H. C. Joyner,	Gt. Barrington,	-	-	-
		H. J. Dunham,	Stockbridge,	-	-	-
CORN EXCHANGE, New York,		B. L. Wood, <sup>7</sup>	Taunton,	-	-	-
		R. B. Johnson, <sup>8</sup>	Holyoke,	-	-	-
		B. F. Carter & Co., <sup>9</sup>	Newburyport,	-	-	-
				\$1,734,179 66	\$10,892 98	\$217 83
		S. A. Macintire,	Salem,	\$18,600 00	\$204 07	\$4 08
		William Lincoln & Co.,	Warren,	135,743 00	2,013 47	40 26
		S. A. Howland, <sup>10</sup>	Worcester,	71,800 00	1,017 31	20 34
		Davis & De Wolf,	Greenfield,	15,750 00	261 50	5 23
		James Cook,	Lowell,	58,300 00	528 68	10 57

CORN EXCHANGE (con.),	New York, .	{	Chapin & Lee, .	Springfield,	\$92,186 00	\$1,190 60	\$23 81
			John T. Hall, .	Plymouth, .	21,900 00	341 40	6 82
	{	{	Dunham & Wilson, .	Pittsfield, .	50,712 50	710 43	14 20
			Cowles, Brown & Co, <sup>10</sup>	Boston, .	851,170 00	5,051 60	101 03
			H. A. Brown, Pope & Co, <sup>11</sup>	Boston, .	-	-	-
					\$1,316,161 50	\$11,319 06	\$226 34
DELAWARE MUT. SAFETY,	Philadelphia, Pa., .	{	W. V. Hutchings, .	Boston, .	\$25,064,470 93	\$308,304 78	\$6,156 09
ENTERPRISE, <sup>12</sup>	Philadelphia, Pa.,	{	Stearns Brothers, .	Boston, .	-	-	-
			Ezra Baker, .	Lynn, .	-	-	-
			Ball & Remington, .	Fall River, .	-	-	-
			Charles S. Nichols & Co.,	Salem, .	-	-	-
			John Edwards, .	Lawrence, .	-	-	-
			James Cook, .	Lowell, .	-	-	-
			L. C. Parks, .	Worcester, .	-	-	-
			S. R. Barton, .	Webster, .	-	-	-
			Warriner & Fuller, .	Springfield, .	-	-	-
			Gilmore & Francis, .	Pittsfield, .	-	-	-
EQUITABLE, . . .	Providence, R. I., {	{	Reed & Brother, .	Boston, .	\$222,372 00	\$2,862 32	\$57 24
			William S. Denny & Co.,	Worcester, .	56,370 00	778 40	15 57
			George D. Sargeant, .	Lynn, .	121,300 00	1,425 16	28 50
			Joseph S. Tillinghast, .	New Bedford, .	64,287 00	934 71	18 69

<sup>1</sup> Commenced November 5, 1870.<sup>5</sup> Commenced February 6, 1871.<sup>9</sup> Commenced November 1, 1870.<sup>2</sup> Commenced December 1, 1870.<sup>6</sup> Commenced January 1, 1871.<sup>10</sup> Agency discontinued February 25, 1871.<sup>12</sup> Commenced business in this State January 10, 1871.<sup>3</sup> Commenced January 11, 1871<sup>7</sup> Commenced March 25, 1871.<sup>11</sup> Commenced business January 17, 1871.<sup>4</sup> Commenced February 4, 1871.<sup>8</sup> Commenced January 12, 1871.



NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
EQUITABLE (continued), .	{ Providence, R. I., }	{ William Lincoln & Co., Morton Eddy, . C. A. Wood, . }	{ Warren, . Fall River, Boston, . }	\$10,000 00	\$275 00	\$5 50
				7,500 00	137 50	2 75
				436,840 00	6,259 21	125 18
				\$918,669 00	\$12,672 30	\$253 43
EXCELSIOR FIRE, . . .	{ New York, . }	{ Hiram Van Campen, Charles E. Lane, . }	{ New Bedford, Boston, . }	\$51,700 00	\$998 07	\$19 96
				817,137 87	8,880 38	177 60
				\$868,837 87	\$9,878 45	\$197 56
FAME, . . . . .	Philadelphia, Pa., .	Henry R. Dalton, .	Boston, .	\$657,761 50	\$5,843 10	\$116 86
FIREMAN'S FUND, . . .	{ San Francisco, Cal., . }	{ William B. Sears, James M. Porter & Co., William F. Johnson, William Lincoln & Co., Thomas M. James, . Henry R. Dalton, . }	{ Boston, Springfield, Lynn, . Warren, . New Bedford, Boston, . }	\$419,650 00	\$3,560 08	\$71 20
				61,200 00	684 45	13 69
				18,500 00	215 00	4 30
				120,393 00	1,469 25	29 38
				39,100 00	253 00	5 06
				535,878 00	11,641 72	232 83
				\$664,711 00	\$17,823 50	\$356 46
FIREMEN'S, . . . . .	{ New York, . }	{ Stearns Brothers, Charles E. Kimball, S. S. Trefry & Co., . L. C. Parks, <sup>1</sup> . Gilmore & Francis, . William Lincoln & Co., }	{ Boston, Lynn, Salem, Worcester, Pittsfield, . Warren, . }	\$1,177,155 00	\$13,523 07	\$270 46
				76,783 00	1,260 91	25 22
				3,200 00	63 51	1 27
				16,900 00	250 50	5 01
				97,857 68	1,236 42	24 73
				23,238 00	231 88	4 64

FIREMEN'S (continued),	New York,	{	S. R. Barton, . L. Stephenson, Jr., .	.	Webster, . Hingham, .	.	\$14,880 00 67,375 00	\$234 20 732 19	\$4 68 14 64
							\$1,677,388 68	\$17,532 68	\$350 65
			Foster & Cole, .	.	Boston, .	.	\$2,118,978 00	\$21,619 20	\$432 38
			Gilmore & Francis, .	.	Pittsfield, .	.	239,166 33	2,833 01	56 66
			George E. Wills, .	.	Newburyport, .	.	36,100 00	511 75	10 23
			William Northey, .	.	Salem, .	.	172,614 00	1,121 20	22 42
			J. W. Holmes, .	.	Springfield, .	.	370,450 00	5,193 27	103 86
			S. A. Howland, .	.	Worcester, .	.	58,750 00	1,230 31	24 60
			John Edwards, .	.	Lawrence, .	.	165,499 00	2,055 27	41 10
			Davis & DeWolf, .	.	Greenfield, .	.	5,200 00	57 00	1 14
			F. C. Currier, .	.	Fitchburg, .	.	95,925 00	1,667 35	33 35
			Samuel H. Cook, .	.	New Bedford, .	.	13,150 00	278 87	5 58
			Hastings, Kinsley & Co., .	.	Cambridge, .	.	192,455 00	3,008 20	60 16
			Joseph Sherman, .	.	Weymouth, .	.	109,525 00	1,561 37	31 22
			F. M. Putnam, .	.	Lynn, .	.	114,900 00	1,470 27	29 41
			Jones Frankie, .	.	Haverhill, .	.	38,700 00	489 00	9 78
			N. P. Pratt, .	.	Northampton, .	.	56,400 00	559 87	11 19
			B. A. Hathaway, .	.	Plymouth, .	.	24,600 00	205 38	4 10
			DeCosta & Sawyer, .	.	Charlestown, .	.	46,100 00	605 92	12 11
			H. B. & N. H. Hunt, <sup>2</sup> .	.	Athol Depot, .	.	-	-	-
			Colman S. Adams, <sup>3</sup> .	.	Framingham, .	.	-	-	-
			Leander Holbrook, <sup>4</sup> .	.	Milford, .	.	-	-	-
							\$3,858,512 33	\$44,467 24	\$889 29

<sup>1</sup> Commenced business August 1, 1870.<sup>2</sup> Commenced business April 3, 1871.<sup>4</sup> Commenced business February 1, 1871.<sup>3</sup> Commenced business February 6, 1871.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
FULTON FIRE, . . .	New York, . .	Reed & Cartwright, .	Boston, .	\$816,248 00	\$7,433 43	\$148 67
		L. A. Ely & Co., .	Worcester, .	13,000 00	40 00	80
		Thomas H. Johnson, .	Salem, .	54,950 00	609 52	12 19
		S. C. Warriner, .	Springfield, .	153,899 00	1,603 65	32 07
		T. Frank Reed, .	Boston, .	244,660 00	2,038 08	40 76
		B. L. Wood, .	Taunton, .	61,833 00	885 35	17 71
		George W. Palmer, .	Fall River, .	5,975 00	65 37	1 31
				\$1,350,565 00	\$12,675 40	\$253 51
GERMANIA FIRE, . .	New York, . .	I. J. Brown, .	Boston, .	\$50,000 00	\$453 85	\$9 07
		L. A. Ely & Co, .	Worcester, .	32,300 00	300 23	6 00
		Hiram Van Campen, .	New Bedford, .	22,600 00	260 65	5 21
		James H. Stannard, .	Lawrence, .	73,105 00	1,012 46	20 25
		Hunt & Elliot, .	Lowell, .	23,516 00	252 56	5 05
		William Archer, .	Salem, .	57,800 00	574 75	11 49
		Nathaniel Foster, Jr, .	Boston, .	1,230,135 00	7,260 36	145 21
		Sillsbee & Pickford, .	Lynn, .	188,350 00	2,297 49	45 94
		Otis W. Flanders, .	Haverhill, .	54,550 00	431 62	8 63
		William P. Porter, .	North Adams, .	60,130 00	402 00	8 04
		David Boynton, <sup>1</sup> .	Haverhill, .	23,800 00	160 70	3 21
		J. W. Holmes, .	Springfield, .	201,800 00	2,080 41	41 60
		Ball & Remington, <sup>2</sup> .	Fall River, .	12,000 00	120 00	2 40
		Edwin F. Sandys, .	Pittsfield, .	55,700 00	526 66	10 53
		Hale Remington, <sup>3</sup> .	Fall River, .	54,433 83	750 03	15 00
		W. R. Gordon, <sup>4</sup> .	Beverly, .	-	-	-
				\$2,140,219 83	\$16,883 77	\$337 63



GIRARD FIRE, . . .	Philadelphia, Pa., {	Hanson & Bonney, . H. C. Lee, <sup>1</sup> . . . E. B. Dow, <sup>1</sup> . . .	Boston, . Springfield, . Boston, .	\$42,825 00 342,475 00 — <sup>5</sup>	\$405 01 3,381 00 645 90	\$8 10 67 62 12 91
GLEN'S FALLS, <sup>6</sup> . . .	Glen's Falls, N. Y.,	Charles W. Sproat, .	Boston, .	\$75,850 00	\$694 49	\$13 89
GT. WESTERN MARINE, .	New York, .	Nathaniel Foster, Jr.,	Boston, .	\$8,372,809 00	\$65,777 40	\$1,315 54
GUARDIAN FIRE, . . .	New York, .	Stearns Brothers, .	Boston, .	\$610,454 00	\$6,276 29	\$125 52
HANOVER FIRE, . . .	New York, .	{ Patrick Murphy, . Otis Lane, . Henry T. Robbins, . Z. A. Appleton, . S. A. Macintire, . S. A. Hayward, . H. C. Church, . Freeman P. Howland, . Alfred M. Copeland, . E. D. Whitaker, . Joseph S. Tillinghast, . Piper & Sawyer, . Turner, Walker & Co., . J. White Belcher, <sup>7</sup> . Walter Goodell, . George D. Sargeant, .	Lawrence, . Ware, . Gt. Barrington, . Rockport, . Salem, . No. Bridgewater, . Lowell, . Abington, . Huntington, . North Adams, . New Bedford, . Newburyport, . Northampton, . Randolph, . Haverhill, . Lynn, .	\$115,050 00 20,300 00 14,300 00 65,500 00 25,000 00 31,500 00 20,600 00 65,950 00 — <sup>5</sup> 47,150 00 102,131 00 68,175 00 88,100 00 — 59,700 00 117,250 00	\$1,175 32 260 00 147 65 565 43 308 25 408 25 177 19 642 87 72 25 513 20 1,400 31 622 36 817 75 — 385 40 1,224 54	\$23 51 5 20 2 95 11 32 6 16 8 16 3 54 12 86 1 44 10 26 28 00 12 45 16 35 — 7 71 24 48

4 Commenced business January 13, 1871.

3 Deceased.

7 No business.

2 Commenced business November 1, 1870.

6 Withdrawn January 1, 1871.

1 Agency discontinued.

5 Amount insured not returned.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
HANOVER FIRE (con.),	New York,	R. E. Ladd,	Springfield,	\$153,600 00	\$1,625 04	\$32 50
		Samuel E. Howe,	Pittsfield,	39,220 00	445 62	8 91
		James Cook,	Lowell,	4,000 00	60 00	1 20
		Samuel J. Lyons,	Greenfield,	14,500 00	135 00	2 70
		Aug. N. Currier,	Worcester,	86,160 00	1,253 00	25 06
		S. B. Maynard,	Marlborough,	11,425 00	125 98	2 52
		Leonard & Lyman,	Westfield,	57,050 00	451 77	9 03
		Jesse Gould & Son,	Chelsea,	31,550 00	426 27	8 52
		E. P. Hollis,	Natick,	19,250 00	254 97	5 08
		William S. Danforth,	Plymouth,	14,000 00	185 00	3 70
		John M. Daggett,	Attleborough,	30,300 00	366 58	7 33
		Rhodes & Mitchell,	Taunton,	102,479 00	1,101 02	22 02
		Henry F. Piper,	Fitchburg,	5,500 00	113 75	2 27
		Oliver Chace,	Fall River,	35,425 00	364 87	7 30
		Isaac N. Damon,	Lexington,	5,590 00	77 85	1 56
HARTFORD FIRE,	Hartford, Ct.,	Charles A. Wood,	Boston,	791,105 00	6,827 71	136 55
		F. W. Pearson,	Newton,	14,375 00	294 00	5 88
		Isaac N. Damon, <sup>1</sup>	Lexington,	-	-	-
				\$2,256,235 00	\$22,829 20	\$456 52
		Otis Lane,	Ware,	\$14,400 00	\$150 00	\$3 00
		John P. Slade,	Fall River,	194,650 33	2,145 44	42 91
		Peck & Pierce,	Northampton,	282,880 00	2,903 79	58 07
		B. F. Carter & Co.,	Newburyport,	210,850 00	1,145 41	22 91
		Henry C. Church,	Lowell,	322,536 50	4,821 97	96 43
		Nathaniel G. White,	Lawrence,	209,535 00	1,807 60	36 15
		R. B. Johnson,	Holyoke,	237,075 00	2,112 29	42 25





NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
HOME,	New York,	Ellison, Hollis & Co.,	Boston,	\$3,362,608 00	\$20,915 19	\$418 30
		Asa Allen,	Holliston,	36,500 00	346 25	6 92
		D. S. Swan & Son,	Lawrence,	221,253 00	2,411 11	48 22
		Otis Lane,	Ware,	17,900 00	214 00	4 28
		Amos Otis,	Yarmouth,	54,500 00	643 08	12 86
		S. & A. C. Paul,	Stoughton,	44,100 00	556 87	11 14
		S. A. Macintire,	Salem,	386,294 00	4,895 32	97 90
		S. A. Hayward,	N. Bridgewater,	79,900 00	918 94	18 37
		Henry Rice,	N. Attleborough,	24,170 00	327 75	6 55
		E. F. Sherman,	Lowell,	207,975 00	2,499 72	49 99
		Gorham D. Williams,	Greenfield,	73,926 00	545 50	10 91
		C. R. Taft,	Williamstown,	58,050 00	596 80	11 94
		Leander Holbrook,	Millford,	51,200 00	569 42	11 38
		Waldo Johnson,	Webster,	14,200 00	153 00	3 06
		John P. Slade,	Fall River,	29,300 00	259 75	5 20
		George B. Faunce,	Boston,	324,950 00	2,757 58	55 15
		Freeman P. Howland,	Abington,	88,200 00	764 75	15 29
		Joseph S. Tillinghast,	New Bedford,	316,755 00	2,354 38	47 09
		Sparrow Horton,	Woburn,	62,085 00	923 66	18 47
		Thomas P. Gentlee,	Manchester,	26,200 00	286 25	5 73
		Elias Richards,	Weymouth,	29,250 00	465 25	9 30
		J. F. Alden,	Middleborough,	29,560 00	254 05	5 08
		Piper & Sawyer,	Newburyport,	229,450 00	2,446 70	48 93
		Walter Goodell,	Haverhill,	147,200 00	1,110 95	22 22
		Samuel E. Howe,	Pittsfield,	100,220 00	1,186 67	23 74
		Leland & Thomas,	Amherst,	48,200 00	732 00	14 64
		Harvey Kirkland,	Northampton,	83,500 00	770 75	15 41
		Chapin & Lee,	Springfield,	787,638 00	7,378 48	147 56

HOME (continued), . . . . .	New York, . . . . .	John D. Washburn, . . . . .	Worcester, . . . . .	\$371,229 00	\$5,541 66	\$110 83	
		William F. Ellis & Son, . . . . .	Ashland, . . . . .	14,762 00	221 34	4 42	
		C. W. Carter, . . . . .	Leominster, . . . . .	6,100 00	137 00	2 74	
		Jesse Gould & Son, . . . . .	Chelsea, . . . . .	296,858 00	3,116 55	62 33	
		James G. Allen, . . . . .	Palmer, . . . . .	55,625 00	594 39	11 88	
		Sillsbee & Pickford, . . . . .	Lynn, . . . . .	331,779 00	4,557 37	91 14	
		Clement Meserve, . . . . .	Hopkinton, . . . . .	46,410 00	613 42	12 27	
		Silas Holman, . . . . .	Fitchburg, . . . . .	70,900 00	608 80	12 18	
		E. P. Hollis, . . . . .	Natick, . . . . .	43,025 00	507 62	10 15	
		M. M. Fisher, . . . . .	Medway, . . . . .	95,100 00	1,345 18	26 90	
		H. B. & N. H. Hunt, . . . . .	Athol Depot, . . . . .	48,360 00	665 39	13 31	
		Samuel A. Stacy, . . . . .	Gloucester, . . . . .	166,100 00	1,499 95	29 99	
		William P. Porter, . . . . .	North Adams, . . . . .	250,961 00	2,807 68	56 15	
		Henry Dutcher, . . . . .	Sheffield, . . . . .	139,700 00	1,493 08	29 86	
		HOME, <sup>1</sup> . . . . .	New Haven, Ct., . . . . .	Rhodes & Mitchell, . . . . .	Taunton, . . . . .	128,000 00	1,495 04
S. W. Trowbridge, . . . . .	Boston, . . . . .			93,750 00	1,374 91	27 50	
G. B. Hayes, . . . . .	Shelburne Falls, . . . . .			13,080 00	171 97	343 94	
Edward B. Gillett, . . . . .	Westfield, . . . . .			120,348 00	1,332 87	26 65	
				\$9,093,743 00	\$83,863 55	\$1,677 18	
Reed & Brother, . . . . .	Boston, . . . . .			\$3,569,102 00	\$47,694 69	\$953 89	
B. Selman, . . . . .	Marblehead, . . . . .			106,650 00	875 00	17 50	
John P. Washburne, . . . . .	Barnstable, . . . . .			15,000 00	165 00	3 30	
Asa Allen, . . . . .	Holliston, . . . . .			68,100 00	678 25	13 56	
Leland & Thomas, . . . . .	Amherst, . . . . .			19,500 00	281 95	5 63	
Peck & Pierce, . . . . .	Northampton, . . . . .			53,450 00	825 35	16 50	
Amos G. Hurlbut, . . . . .	Lee, . . . . .			29,000 00	523 75	10 47	
S. A. Hayward, . . . . .	No. Bridgewater, . . . . .			130,550 00	1,640 75	32 81	
B. F. Carter & Co., . . . . .	Newburyport, . . . . .			187,230 00	2,010 94	40 21	
Jesse Curtis, . . . . .	Stoneham, . . . . .			16,300 00	299 25	6 00	

<sup>1</sup> In the hands of a receiver.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
HOME (continued), . . . New Haven, Ct.,		Charles W. Seymour,	Hingham, .	\$12,925 00	\$847 60	\$16 95
		Gorham D. Williams,	Greenfield, .	21,500 00	157 89	3 16
		Leander Holbrook, .	Milford, .	54,900 00	627 80	12 55
		John P. Slade, .	Fall River, .	129,400 33	1,674 35	33 49
		Jacob Loud, .	So. Weymouth, .	28,900 00	371 77	7 44
		D. L. Bartlett, .	Amesbury, .	9,400 00	129 50	2 59
		F. P. Howland, .	Abington, .	72,650 00	743 87	14 88
		Jeremiah S. Folsom,	Lowell, .	174,250 00	2,821 16	56 42
		R. B. Johnson, .	Holyoke, .	152,215 00	1,627 02	32 54
		E. D. Whitaker, .	North Adams, .	97,910 00	1,122 40	22 45
		Joseph S. Tillinghast,	New Bedford, .	153,309 00	2,456 30	49 13
		George D. Sargeant,	Lynn, .	195,600 00	2,321 10	46 42
		F. C. Currier, .	Fitchburg, .	376,002 67	6,708 44	134 16
		Charles S. Nichols & Co.,	Salem, .	140,050 00	2,073 15	41 46
		Daniel Upton, .	Adams, .	58,746 00	844 28	16 88
		Walter Goodell, .	Haverhill, .	195,383 00	1,935 37	38 71
		Samuel E. Howe, .	Pittsfield, .	42,470 00	664 30	13 29
		Asa P. Rand, .	Westfield, .	81,335 00	854 56	17 09
		Samuel H. Colton, .	Worcester, .	341,040 00	4,177 00	83 54
		H. C. Joyner, .	G. Barrington, .	63,900 00	871 10	17 42
		John T. Hall, .	Plymouth, .	160,269 00	3,428 58	68 57
		S. R. Barton, .	Webster, .	170,163 00	2,528 93	50 58
		E. P. Hollis, .	Natick, .	49,700 00	735 00	14 70
		Rice & Fuller, .	Springfield, .	182,990 00	2,067 48	41 35
		William S. Danforth,	Plymouth, .	35,000 00	832 90	18 65
		H. J. Dunham, .	Stockbridge, .	69,320 00	1,115 38	22 30
		Samuel A. Stacy, .	Gloucester, .	298,580 00	2,999 40	59 99
		E. C. Whitney, .	Marlborough, .	88,500 00	1,199 35	23 99



HOME (continued), . . .	{	New Haven, Ct.,	Rhodes & Mitchell, . . .	Taunton, . . .	\$108,906 00	\$1,645 39	\$32 91
			S. W. Trowbridge, . . .	Brighton, . . .	1,027,143 00	14,914 02	298 28
			A. C. Chadwick, . . .	Lawrence, . . .	141,575 00	1,983 93	39 67
			Samuel Porter, . . .	Beverly, . . .	153,805 00	1,981 36	39 62
			S. H. Skerry, . . .	No. Brookfield, . . .	132,250 00	1,547 26	30 94
					\$9,244,069 00	\$225,002 87	\$2,501 99
HOME, . . .	{	Columbus, Ohio, . . .	H. V. Freeman, . . .	Boston, . . .	\$108,827 50	\$1,675 17	\$33 50
			James M. Porter & Co.,	Springfield, . . .	8,050 00	71 00	1 42
			Ball & Remington, <sup>1</sup> . . .	Fall River, . . .	14,000 00	157 00	3 14
			B. L. Wood, <sup>2</sup> . . .	Taunton, . . .	- - -	- - -	- - -
					\$130,877 50	\$1,903 17	\$38 06
HOPE, . . .	{	Providence, R. I.,	John H. Derby & Co.,	Salem, . . .	\$113,385 00	\$1,346 38	\$26 93
			Joseph S. Tillinghast,	New Bedford, . . .	24,437 00	524 60	10 49
			Morton Eddy, . . .	Fall River, . . .	7,500 00	137 50	2 75
			Samuel E. Howe, . . .	Pittsfield, . . .	21,092 00	410 02	8 20
			E. B. Stoddard, . . .	Worcester, . . .	6,000 00	92 50	1 85
			George G. Parker, . . .	Milford, . . .	112,875 00	866 75	17 33
			Charles A. Wood, . . .	Boston, . . .	605,868 00	11,205 84	224 11
					\$891,157 00	\$14,583 59	\$291 66
HOPE FIRE, . . .		New York, . . .	Jordan, Lovett & Co.,	Boston, . . .	\$548,942 34	\$7,105 40	\$142 10
INSURANCE COMPANY OF NORTH AMERICA, . . .	{	Philadelphia, Pa.,	Foster & Cole, . . .	Boston, . . .	\$20,734,526 00	\$303,855 62	\$6,077 11
			D. S. Swan & Son, . . .	Lawrence, . . .	164,375 00	1,800 52	36 01
			Peck & Pierce, . . .	Northampton, . . .	121,400 00	1,283 44	25 66
			S. A. Hayward, . . .	No. Bridgewater, . . .	94,000 00	1,041 87	20 83

<sup>1</sup> Commenced business November 1, 1870.

<sup>2</sup> Commenced business March 25, 1871.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
INSURANCE COMPANY OF No. AMERICA (con.), . }	Philadelphia, Pa., }	F. L. Gilman, .	New Bedford, .	\$111,150 00	\$1,396 83	\$27 96
		Jeremiah S. Folsom, .	Lowell, .	151,545 00	2,243 09	44 86
		R. B. Johnson, .	Holyoke, .	163,850 00	1,662 01	33 24
		E. F. Morris, .	Monson, .	8,400 00	105 00	2 10
		Easton & Milne, .	Fall River, .	8,525 33	700 78	14 02
		Piper & Sawyer, .	Newburyport, .	124,875 00	1,240 57	24 81
		William S. Denny & Co.,	Worcester, .	268,475 00	1,647 16	2 94
		Walter Goodell, .	Haverhill, .	148,600 00	1,172 45	23 45
		William Archer, .	Salem, .	172,925 00	1,932 73	38 65
		Samuel E. Howe, .	Pittsfield, .	65,970 00	905 00	18 10
		Samuel J. Lyons, .	Greenfield, .	108,050 00	1,161 75	23 23
		Jesse Gould & Son, .	Chelsea, .	53,083 00	887 21	17 74
		James G. Allen, .	Palmer, .	4,900 00	54 43	1 09
		John T. Hall, .	Plymouth, .	46,675 00	577 37	11 54
		Sillsbee & Pickford, .	Lynn, .	160,100 00	2,115 09	42 30
		E. P. Hollis, .	Natick, .	14,500 00	201 00	4 02
		H. B. & N. H. Hunt, .	Athol Depot, .	24,050 00	385 00	7 70
		Daniel F. Viles, .	Waltham, .	60,650 00	778 12	15 56
		Samuel A. Stacy, .	Gloucester, .	181,400 00	1,535 30	30 70
		William P. Porter, .	North Adams, .	63,500 00	616 66	12 33
		J. W. Holmes, .	Springfield, .	731,179 00	7,403 11	148 06
		F. C. Currier, .	Fitchburg, .	- <sup>1</sup>	1,745 71	34 91
		Hastings, Kinsley & Co.,	Cambridge, .	503,611 00	7,591 66	151 83
		George G. Parker, .	Milford, .	35,550 00	474 87	9 49
		Samuel Porter, .	Beverly, .	120,500 00	914 95	18 29
		S. A. Williams, .	Taunton, .	101,497 00	1,117 68	22 35
				\$24,547,861 33	\$348,547 18	\$6,940 88

INTERNATIONAL FIRE,	New York,	S. A. Macintire, Peck & Pierce, Amos G. Hurlbut, Henry C. Church, Ellison, Hollis & Co., Joseph S. Tillinghast, Daniel Upton, Pynchon & Marsh, Piper & Sawyer, Walter Goodell, <sup>2</sup> J. B. Knox & Co., W. S. Greene, Jones Frankle, <sup>3</sup> James G. Allen, M. B. Whitney, Porter Underwood, Edwin F. Sandys, S. H. Skerry,	Salem, Northampton, Lee, Lowell, Boston, New Bedford, Adams, Springfield, Newburyport, Haverhill, Worcester, Fall River, Haverhill, Greenfield, Westfield, Holyoke, Pittsfield, No. Brookfield,	\$36,100 00 42,000 00 44,000 00 120,475 00 1,662,735 00 129,969 00 19,667 00 318,207 34 109,150 00 — <sup>1</sup> 69,700 00 121,345 00 6,800 00 34,850 00 43,000 00 46,500 00 116,183 00 46,000 00	\$463 75 408 00 621 25 1,803 34 13,202 92 1,645 37 251 83 3,127 04 1,379 39 332 25 681 00 1,398 60 77 50 355 27 410 58 535 75 1,215 04 617 50	\$9 27 8 16 12 42 36 06 264 06 32 91 15 03 62 54 27 59 6 65 13 62 27 99 1 55 7 10 8 21 10 71 24 30 12 35
IMPERIAL FIRE,	London, Eng,	Charles E. Lane, William S. Denny & Co., William Lincoln & Co., Sillsbee & Pickford, Dunham & Wilson, J. W. Holmes, F. L. Gilman, <sup>4</sup>	Boston, Worcester, Warren, Lynn, Pittsfield, Springfield, New Bedford,	\$3,823,927 00 61,000 00 132,028 00 190,300 00 257,555 00 180,180 00 —	\$38,988 83 386 87 1,756 80 2,375 85 3,519 77 1,649 52 —	\$1,559 55 15 48 70 23 95 02 140 79 65 98 —
				\$2,966,681 34	\$28,526 38	\$580 52
				\$3,644,990 00	\$48,677 64	\$1,947 05

<sup>1</sup> Amount not returned.<sup>2</sup> Agency discontinued September 17, 1870.<sup>3</sup> Commenced business September 27, 1870.<sup>4</sup> Commenced business Feb. 17, 1871.



NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
IRVING FIRE, . . .	New York, . . .	{ Ellison, Hollis & Co., Thomas M. James, . . .	{ Boston, New Bedford, . . .	{ \$58,790 00 68,600 00	{ \$731 31 1,140 55	{ \$14 63 22 80
LAMAR FIRE, . . .	New York, . . .	{ Amos G Hurlbut, . . . Wm. H. Whitecomb & Co., William Northey, . . . J. W. Holmes, . . .	{ Lee, . . . Boston, . . . Salem, . . . Springfield, . . .	{ \$4,850 00 47,650 00 525,200 00 58,517 00	{ \$121 25 566 35 1,955 11 552 14	{ \$2 42 11 33 39 10 11 04
LAMAR FIRE, <sup>1</sup> . . .	Chicago, Ill., . . .	{ E. W. Sanborn & Co., L. C. Parks, . . . S. W. Trowbridge, . . .	{ Boston, Worcester, Boston, . . .	{ \$636,217 00 \$392,274 00 36,725 00 107,425 00	{ \$3,194 85 \$7,921 47 603 69 1,698 85	{ \$63 89 \$158 43 12 07 33 97
LENOX FIRE, <sup>2</sup> . . .	New York, . . .	Ellison, Hollis & Co.,	Boston, . . .	\$536,424 00 \$35,750 00	\$10,224 01 \$463 41	\$204 47 \$9 27
LANCASTER CITY, . . .	Lancaster, Pa., . . .	{ Gilmore & Francis, . . . John Collins, . . . H. G. Gilmore, . . . Charles Almy, . . . Jordan, Lovett & Co.,	{ Pittsfield, . . . Fall River, . . . Springfield, . . . New Bedford, . . . Boston, . . .	{ \$35,628 00 28,400 00 55,500 00 - <sup>5</sup> 629,249 27	{ \$532 24 460 00 698 30 245 00 10,033 19	{ \$10 64 9 20 13 97 90 200 66
				\$748,777 27	\$11,723 73	\$234 47

LIVERPOOL, LONDON & GLOBE,	London,	George W. Gordon,	Boston,	\$4,546,012 00	\$27,636 50	\$1,105 46
LORILLARD FIRE,	New York,	E. F. Sherman,	Lowell,	\$177,876 00	\$2,174 65	\$43 49
		John P. Slade,	Fall River,	65,450 00	676 00	13 52
		Joseph S. Tillinghast,	New Bedford,	118,080 00	1,330 12	26 60
		Albert V. Bugbee,	Lawrence,	89,975 00	1,001 99	20 04
		Walter Goodell,	Haverhill,	89,200 00	731 00	14 62
		George D. Sargeant,	Lynn,	32,550 00	321 80	6 43
		William Lincoln & Co.,	Warren,	56,441 00	647 10	12 94
		R. E. Ladd,	Springfield,	374,141 67	3,696 25	73 93
		John D. Washburn,	Worcester,	131,413 00	2,119 84	42 39
		Dunham & Wilson,	Pittsfield,	190,190 00	2,207 11	44 14
LUMBERMAN'S, <sup>3</sup>	Chicago, Ill.,	Hovey & Fenno,	Boston,	2,114,458 50	15,191 69	303 83
		William P. Porter,	No. Adams,	105,104 00	1,070 11	21 40
		S. A. Williams,	Taunton,	170,131 00	1,808 72	36 17
				\$3,715,010 17	\$32,976 38	\$659 50
LYCOMING FIRE,	Muncy, Pa.,	James W. Cartwright,	Boston,	\$46,450 00	\$801 31	\$16 02
		W. H. Whitcomb & Co., <sup>4</sup>	Boston,	- - -	- - -	- - -
MANHATTAN FIRE,	New York,	J. B. Knox & Co., <sup>4</sup>	Worcester,	- - -	- - -	- - -
		Nathaniel Ambrose,	Lawrence,	\$69,880 00	\$687 99	\$13 76
		R. B. Robinson,	Westfield,	48,725 00	499 88	9 00
		Jeremiah S. Folsom,	Lowell,	136,725 00	1,562 43	31 25
		E. D. Whitaker,	No. Adams,	21,400 00	218 00	4 36

<sup>1</sup> Withdrawn from the State.<sup>2</sup> Withdrew February 1, 1870.<sup>3</sup> Withdrew February, 1870.<sup>4</sup> Commenced business December, 1870.<sup>5</sup> Not returned.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
MANHATTAN FIRE (con.),	New York,	John H. Derby & Co.,	Salem, .	\$59,075 00	\$789 63	\$15 79
		Turner, Walker & Co.,	Northampton, .	40,900 00	501 00	10 02
		William S. Denny & Co.,	Worcester, .	26,100 00	276 25	5 52
		George D. Sargeant,	Lynn, .	173,100 00	1,925 25	38 50
		James B. Knox & Co.,	Worcester, .	42,200 00	367 00	7 34
		Samuel E. Howe,	Pittsfield, .	57,900 00	743 20	14 86
		Jones Frankle,	Haverhill, .	152,375 00	1,698 17	33 96
		Chapin & Lee, .	Springfield, .	692,385 00	7,709 42	154 18
		Thomas M. James,	New Bedford, .	136,840 00	1,378 16	27 56
		Hovey & Fenno, <sup>1</sup>	Boston, .	1,346,354 50	10,728 04	214 56
MARKET FIRE, .	New York,	Hovey & Fenno, <sup>2</sup>	Boston, .	15,789,565 00	90,885 92	1,817 71
		Oliver Chace, .	Fall River, .	38,350 00	473 75	9 47
				\$18,831,874 50	\$120,444 09	\$2,407 84
		Charles A. Wood, .	Boston, .	\$1,479,811 00	\$15,871 75	\$317 43
		Thomas H. Johnson, .	Salem, .	95,100 00	986 18	19 72
		William S. Denny & Co.,	Worcester, .	9,250 00	78 54	1 57
		James Cook, .	Lowell, .	103,315 00	1,228 40	24 56
		J. W. Holmes, .	Springfield, .	687,078 00	7,102 12	142 04
				\$2,374,554 00	\$25,266 99	\$505 32
				- - <sup>4</sup>	\$814 08	\$16 28
MARYLAND FIRE, <sup>3</sup> .	Baltimore, Md.,	S. W. Trowbridge, .	Boston, .			
MERCANTILE FIRE, .	New York,	W. V. Hutchings and W. H. Vincent, .	Boston, .	\$739,062 00	\$2,194 10	\$43 88



MERCANTILE MUTUAL, . . .	New York, . .	{	W. H. Vincent, . .	Boston, . .	\$5,720,888 00	\$91,131 98	\$1,822 64
			R. E. Ladd, . .	Springfield, . .	184,766 67	2,268 88	45 38
			Lawrence Grinnell, . .	New Bedford, . .	77,598 00	1,826 79	36 53
			Rhodes & Mitchell, . .	Taunton, . .	430,488 00	1,338 48	26 77
MERCHANTS', . . .	Chicago, Ill., . .	{	Gilmore & Francis, . .	Pittsfield, . .	\$6,413,740 67	\$96,566 13	\$1,931 32
			Marsh & Hatfield, . .	Holyoke, . .	\$86,703 00	\$1,139 73	\$22 79
			Ezra Baker, . .	Lynn, . .	19,800 00	165 91	3 31
			Henry A. Brown, <sup>5</sup> . .	Salem, . .	143,750 00	1,703 20	34 00
MERCHANTS' FIRE, . . .	New York, . .	{	E. B. Dow, . .	Boston, . .	3,250 00	32 50	65
			Abram French, . .	Lowell, . .	- <sup>6</sup>	6,735 38	134 70
			Horace C. Lee, . .	Springfield, . .	31,350 00	304 88	6 10
			John K. Norwood, . .	Lawrence, . .	61,600 00	783 07	15 66
MERCHANTS' FIRE, . . .	Hartford, Ct., . .	{	Hanson & Bonney, . .	Boston, . .	21,700 00	233 50	4 67
			Peck & Pierce, . .	Northampton, . .	\$368,153 00	\$11,098 17	\$221 88
			E. F. Sherman, . .	Lowell, . .	\$5,000 00	\$25 00	\$0 50
			James M. Porter & Co., . .	Springfield, . .	\$171,225 00	\$1,431 80	\$28 63
MERCHANTS' FIRE, . . .	Hartford, Ct., . .	{	Charles B. Fowler, . .	Salem, . .	87,088 00	1,044 86	20 90
			John P. Slade, . .	Fall River, . .	451,005 00	4,502 08	90 04
			James H. Stannard, . .	Lawrence, . .	83,590 00	930 47	18 60
			Little & Knight, . .	Cambridge, . .	75,921 33	844 05	16 88
MERCHANTS' FIRE, . . .	Hartford, Ct., . .	{	William S. Denny & Co., . .	Worcester, . .	77,461 00	825 02	16 50
			Walter Goodell, . .	Haverhill, . .	297,470 00	2,844 42	56 88
					76,750 00	832 76	16 65
					84,750 00	695 06	13 90

\* Not returned.

3 Withdrawn from the State.

6 Amount not returned.

2 Marine.

1 Fire.

5 Commenced business September 1, 1870.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
MERCHANTS' FIRE (con.),	Hartford, Ct.,	George D. Sargeant,	Lynn, .	\$167,850 00	\$1,890 41	\$37 80
		Samuel E. Howe, .	Pittsfield, .	49,832 00	635 88	12 71
		H. A. Brown, Pope & Co.,	Boston, .	606,713 00	3,819 80	76 40
		William P. Porter, .	North Adams, .	34,690 00	417 90	8 36
		Rhodes & Mitchell, .	Taunton, .	114,462 00	1,102 90	22 06
				\$2,378,807 33	\$21,817 41	\$438 31
				\$165,921 00	\$2,405 58	\$48 11
				33,775 00	383 06	7 66
MERCHANTS', . . . Providence, R. I.,		Reed & Brother, .	Boston, .	109,967 00	1,245 99	24 91
		Leander Holbrook, .	Millford, .	32,500 00	495 50	9 91
		L. C. Parks, .	Worcester, .	107,075 00	1,610 73	32 21
		J. C. Chaffee, .	Lee, .	85,284 00	1,323 71	26 47
		Jeremiah S. Folsom, .	Lowell, .	192,800 00	2,642 78	52 86
		Joseph S. Tillinghast, .	New Bedford, .	156,461 50	2,298 51	45 97
		John H. Derby, .	Salem, .	22,000 00	231 25	4 62
		F. C. Currier, .	Fitchburg, .	34,700 00	398 80	7 98
		William S. Denny & Co.,	Worcester, .	116,987 00	1,794 69	35 89
		Walter Goodell, .	Haverhill, .	231,671 00	3,599 70	72 00
		Joseph S. Tillinghast, .	New Bedford, .	7,500 00	137 50	2 75
		William Lincoln & Co.,	Warren, .	188,772 00	2,252 54	45 05
		Morton Eddy, .	Fall River, .	143,666 67	1,496 07	29 92
		Chapin & Lee, .	Springfield, .	48,980 00	765 95	15 31
		E. B. Currier, .	Lawrence, .	136,376 00	1,947 01	38 94
		Sillsbee & Pickford, .	Lynn, .	38,275 00	484 62	9 69
		S. R. Barton, .	Webster, .	107,437 50	1,171 52	23 43
		M. M. Fisher, .	Medway, .	61,254 00	1,107 83	22 15
		Dunham & Wilson, .	Pittsfield, .			
		H. B. & N. H. Hunt, .	Athol Depot, .			

MERCHANTS' (continued),	Providence, R. I.,	{	M. B. Whitney,	.	Westfield,	.	\$35,350	00	\$448	40	\$8	97
			William P. Porter,	.	North Adams,	.	72,200	00	896	23	17	92
			Kinsley, Eddy & Hastings,	.	Boston,	.	1,333,639	00	17,808	16	356	16
			S. A. Williams,	.	Taunton,	.	22,450	00	313	86	6	28
							\$3,485,041	67	\$47,259	99	\$945	16
METROPOLITAN FIRE, <sup>1</sup>	New York,	{	Jordan, Lovett & Co.,	.	Boston,	.	\$692,840	00	\$7,809	32	\$156	18
			George Jennings,	.	Wellesley,	.	6,570	00	101	70	2	04
			James M. Porter & Co.,	.	Springfield,	.	67,975	00	661	92	13	24
			Samuel E. Howe,	.	Pittsfield,	.	27,550	00	336	46	6	73
			Samuel A. Colton,	.	Worcester,	.	129,675	00	1,740	00	34	80
			Thomas M. James,	.	New Bedford,	.	41,400	00	419	04	8	38
							\$966,010	00	\$11,068	44	\$221	37
NARRAGANSETT F. & M.,	Providence, R. I.,	{	John W. Porter,	.	Boston,	.	\$4,654,839	00	\$73,288	50	\$1,465	77
			S. A. Macintire,	.	Salem,	.	213,125	00	3,147	87	62	95
			John P. Slade,	.	Fall River,	.	6,200	00	131	50	2	63
			L. C. Parks,	.	Worcester,	.	228,802	00	3,714	26	74	28
			Samuel H. Cook,	.	New Bedford,	.	762,500	00	733	00	14	66
			Daniel Upton,	.	Adams,	.	47,919	00	674	95	13	49
			Hunt & Elliot,	.	Lowell,	.	133,433	00	2,211	30	44	22
			Pynchon & Marsh,	.	Springfield,	.	300,800	00	3,519	51	70	39
			Joseph S. Tillinghast,	.	New Bedford,	.	124,940	00	2,276	99	45	54
			William Lincoln & Co.,	.	Warren,	.	466,891	00	7,075	86	141	52
			John Adams,	.	Uxbridge,	.	12,500	00	172	50	2	55
			E. P. Howland,	.	Worcester,	.	246,550	00	2,971	98	59	44
			Morton Eddy,	.	Fall River,	.	87,050	00	1,600	53	32	01
			Aug. N. Currier,	.	Worcester,	.	102,123	00	2,259	00	45	18

<sup>1</sup> Withdrawn from the State.



NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
NARRAGANSETT (con.),	Providence, R. I.,	John T. Hall, . Silas Holman, . S. R. Barton, . Dunham & Wilson, . H. B. & N. H. Hunt, A. C. Chadwick, . S. A. Williams, . F. M. Putnam, .	Plymouth, . Fitchburg, . Webster, . Pittsfield, . Athol Depot, Lawrence, . Taunton, . Lynn, .	\$37,000 00 57,209 00 97,175 00 118,977 50 83,768 00 75,780 00 935,539 00 112,054 00	\$505 00 779 42 1,445 35 1,614 25 1,898 04 821 57 5,892 54 1,284 69	\$10 10 15 59 28 91 32 28 37 96 16 43 117 85 25 69
NATIONAL,	Bangor, Me.,	C. W. Sproat, <sup>1</sup> .	Boston, .	\$8,903,174 50	\$118,018 61	\$2,359 44
NATIONAL FIRE,	New York,	Ellison, Hollis & Co., William Lincoln & Co.,	Boston, . Warren, .	\$481,213 00 22,669 00	\$3,090 24 325 41	\$61 80 6 50
NIAGARA FIRE,	New York,	Charles E. Lane, J. H. Webber, . George H. Briggs, Otis Lane, . George Y. Wellington, <sup>2</sup> Henry J. Poole, S. & A. C. Paul, S. A. Hayward, Charles E. Kimball, . Leland & Thomas, .	Boston, . Cambridge, Amesbury, . Ware, Arlington, . South Boston, Stoughton, . N. Bridgewater, . Lynn, . Amherst, .	\$503,882 00 \$1,515,473 50 49,900 00 29,050 00 17,900 00 129,475 00 22,800 00 26,500 00 68,250 00 22,200 00	\$3,415 65 \$12,384 03 371 00 410 68 212 37 1,239 26 264 00 294 62 689 08 277 50	\$68 30 \$247 68 7 42 8 21 4 24 24 78 5 28 5 89 13 78 5 55

[illegible]

1 Commenced business February 10, 1871.

**2 No business done.**

**Agency discontinued.**

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
No. AMER. FIRE (con.), .	New York, .	Samuel E. Howe, .	Pittsfield, .	\$50,300 00	\$648 48	\$12 97
		James Cook, .	Lowell, .	59,758 00	705 33	14 10
		Rhodes & Mitchell, .	Taunton, .	15,100 00	164 32	3 29
		A. C. Chadwick, .	Lawrence, .	28,890 00	520 56	10 41
		Samuel H. Skerry, .	N. Brookfield, .	2,000 00	20 60	41
				\$2,302,365 00	\$25,718 16	\$514 33
NORTH AMERICAN FIRE, Hartford, Ct.,		Abner H. Wenzel, .	Marlborough, .	\$13,150 00	\$112 60	\$2 25
		Lafayette Clapp, .	Easthampton, .	64,563 00	580 69	11 61
		S. A. Macintire, .	Salem, .	60,650 00	757 10	15 14
		Amos G. Hurlbut, .	Lee, .	21,500 00	376 25	7 52
		Philip D. Kingman, .	Bridgewater, .	2,800 00	56 00	1 12
		James H. Stannard, .	Lawrence, .	68,961 00	910 74	18 21
		Joseph S. Tillinghast, .	New Bedford, .	88,021 00	1,123 31	22 47
		Hunt & Elliot, .	Lowell, .	55,117 00	842 47	16 84
		Piper & Sawyer, .	Newburyport, .	117,150 00	1,274 80	25 50
		Turner, Walker & Co, .	Northampton, .	104,900 00	1,050 90	21 01
		Walter Goodell, .	Haverhill, .	39,100 00	329 70	6 59
		Chapin & Lee, .	Springfield, .	164,416 00	1,839 78	36 79
		John D. Washburn, .	Worcester, .	138,045 00	2,176 22	43 52
		Jesse Gould & Son, .	Chelsea, .	136,430 00	1,868 81	37 37
		Stearns Brothers, .	Boston, .	2,056,894 00	23,893 00	477 86
		Dunham & Wilson, .	Pittsfield, .	97,193 00	945 97	18 91
		Charles E. Jewett, .	Georgetown, .	20,150 00	241 00	4 82
		William P. Porter, .	North Adams, .	50,000 00	458 32	9 16
		Rhodes & Mitchell, .	Taunton, .	32,375 00	330 61	6 61



No. AMER. FIRE (con.),	Hartford, Ct.,	{	George S. Rawson, William Elliot, .	•	Hudson, Greenfield, .	•	\$33,737 00 40,200 00	\$409 66 425 95	\$8 19 8 52
							\$3,405,352 00	\$40,003 88	\$800 01
			Thomas Griffith,	•	Newburyport,	•	\$12,600 00	\$140 50	\$2 81
			John P. Slade, .	•	Fall River,	•	59,959 33	740 80	14 82
			Henry C. Church,	•	Lowell, .	•	62,464 00	1,173 44	23 47
			Waldo Johnson,	•	Webster, .	•	6,750 00	111 63	2 23
			E. D. Whitaker,	•	North Adams,	•	81,111 00	887 89	17 76
			William F. Johnson,	•	Lynn, .	•	171,130 00	1,980 00	39 61
			Joseph S. Tillinghast,	•	New Bedford,	•	75,796 00	1,036 63	20 73
			John H. Derby & Co.,	•	Salem, .	•	126,150 00	1,916 34	38 33
			E. F. Morris, <sup>1</sup> .	•	Monson, .	•	4,200 00	53 75	1 07
			H. S. Childs, .	•	Deerfield, .	•	4,900 00	55 50	1 11
			F. C. Currier, .	•	Fitchburg, .	•	86,967 33	1,872 37	37 44
			Pyncheon & Marsh, .	•	Springfield,	•	275,300 00	2,745 21	54 90
			Walter Goodell,	•	Haverhill, .	•	29,100 00	300 07	6 00
			William Lincoln & Co.,	•	Warren, .	•	169,527 00	2,433 06	48 66
			William B. Sears, <sup>1</sup> .	•	Boston, .	•	1,147,276 50	17,631 18	352 62
			Samuel H. Colton,	•	Worcester, .	•	233,995 00	3,072 00	61 44
			E. B. Currier, .	•	Lawrence, .	•	91,425 00	949 77	19 00
			E. M. Phillips, .	•	Southbridge,	•	34,350 00	575 18	11 50
			Dunham & Wilson, .	•	Pittsfield, .	•	23,675 00	363 35	7 26
			H. B. & N. H. Hunt,	•	Athol Depot,	•	58,236 00	1,261 98	25 24
			H. A. Brown, Pope & Co., <sup>2</sup>	•	Boston, .	•	-	-	-
							\$2,754,912 16	\$39,300 65	\$786 00

## NORWICH FIRE, . . . Norwich, Ct.,

<sup>1</sup> Agency discontinued.<sup>2</sup> Commenced business March 1, 1871.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
NORTH BRITISH AND MERCANTILE, . . . .	Edinburgh, .	Hovey & Fenno, .	Boston, .	\$4,082,443 00	\$34,728 74	\$1,389 15
		D. S. Swan & Son, .	Lawrence, .	144,400 00	2,518 61	100 74
		John K. Norwood, <sup>1</sup> .	Lawrence, .	17,230 00	195 95	7 84
		Henry C. Church, .	Lowell, .	27,000 00	410 00	16 40
		Joseph S. Tillinghast, .	New Bedford, .	500,226 00	6,010 15	240 40
		Pynchon & Marsh, .	Springfield, .	873,635 33	10,881 18	217 62
		Loring W. Puffer, .	N. Bridgewater, .	30,500 00	550 50	11 01
		Samuel E. Howe, .	Pittsfield, .	100,807 00	1,680 54	67 22
		John D. Washburn, .	Worcester, .	343,743 00	5,757 31	230 29
		Sillsbee & Pickford, .	Lynn, .	307,500 00	4,097 26	81 94
		H. J. Dunham, .	Stockbridge, .	57,300 00	861 37	34 45
		William P. Porter, .	North Adams, .	162,590 00	1,638 69	32 77
OCCIDENTAL, . . . .	San Francisco, Cal., .	Henry R. Dalton, .	Boston, .	321,523 00	6,985 03	139 70
		S. A. Williams, .	Taunton, .	122,529 00	1,509 03	60 36
		Hale Remington, <sup>2</sup> .	Fall River, .	128,208 83	1,638 20	65 52
				\$7,219,655 16	\$79,462 56	\$2,695 41
ORIENT, . . . .	San Francisco, Cal., .	William H. Gerrish, .	Lynn, .	\$8,000 00	\$107 50	\$2 15
		Darius Young & Co., <sup>1</sup> .	Boston, .	263,194 00	3,394 70	67 89
		Erastus W. Sauborn, <sup>3</sup> .	Boston, .	- - -	- - -	- - -
PEOPLE'S, . . . .	San Francisco, Cal., .	Foster & Cole, .	Boston, .	\$271,194 00	\$3,502 20	\$70 04
		C. W. Sproat, <sup>4</sup> .	Boston, .	\$1,555,287 00	\$33,607 23	\$672 14

PACIFIC,	{	San Francisco, Cal., . . . . .	Jordan, Lovett & Co., . . . . .	Boston, . . . . .	\$763,733 00	\$3,001 95	\$60 00			
			D. S. Swan & Son, . . . . .	Lawrence, . . . . .	18,650 00	223 25	4 46			
			Hiram Van Campen, . . . . .	New Bedford, . . . . .	43,600 00	628 85	12 58			
			Peck & Pierce, . . . . .	Northampton, . . . . .	80,475 00	844 75	16 89			
			S. C. Warriner, . . . . .	Springfield, . . . . .	175,847 00	1,973 80	39 47			
			Easton & Milne, . . . . .	Fall River, . . . . .	15,000 00	148 85	2 98			
			Hunt & Elliot, . . . . .	Lowell, . . . . .	25,116 00	288 57	5 77			
			William S. Denny & Co., . . . . .	Worcester, . . . . .	10,000 00	75 00	1 50			
			David Boynton, <sup>1</sup> . . . . .	Haverhill, . . . . .	71,300 00	866 97	17 33			
			John T. Hall, . . . . .	Plymouth, . . . . .	25,000 00	517 50	10 35			
			Sillsbee & Pickford, . . . . .	Lynn, . . . . .	93,300 00	1,245 22	24 90			
			J. A. Cunningham, . . . . .	Boston, . . . . .	1,404,850 00	21,323 72	426 48			
			Rhodes & Mitchell, <sup>1</sup> . . . . .	Taunton, . . . . .	76,634 00	747 66	14 95			
			Jones Frankle, <sup>5</sup> . . . . .	Haverhill, . . . . .	- - -	- - -	- - -			
James M. Porter & Co., <sup>6</sup> . . . . .	Springfield, . . . . .	- - -	- - -	- - -						
					\$2,803,505 00	\$31,886 09	\$637 66			
PHENIX FIRE,	{	Hartford, Ct., . . . . .	Hovey & Fenno, . . . . .	Boston, . . . . .	\$2,781,416 50	\$19,163 97	\$383 28			
			Francis Guild, . . . . .	Dedham, . . . . .	24,245 00	210 93	4 21			
			Leland & Thomas, . . . . .	Amherst, . . . . .	72,700 00	834 45	16 68			
			Peck & Pierce, . . . . .	Northampton, . . . . .	283,300 00	2,035 82	40 71			
			Henry C. Church, . . . . .	Lowell, . . . . .	279,125 00	4,273 37	85 46			
			Gorham D. Williams, . . . . .	Greenfield, . . . . .	26,250 00	276 70	5 53			
			David H. Barnes, . . . . .	Winchendon, . . . . .	5,350 00	48 25	96			
			Samuel H. Cook, . . . . .	New Bedford, . . . . .	77,400 00	793 64	15 87			
			E. F. Morris, . . . . .	Monson, . . . . .	106,200 00	1,274 80	25 50			
			Upton & Willis, . . . . .	Fitchburg, . . . . .	82,175 00	1,176 80	23 54			
			Easton & Milne, . . . . .	Fall River, . . . . .	128,575 33	1,455 52	29 11			
								\$2,803,505 00	\$31,886 09	\$637 66

<sup>1</sup> Agency discontinued.

<sup>4</sup> Commenced business February 10, 1871.

<sup>2</sup> Deceased.

<sup>5</sup> Commenced business November 5, 1870.

<sup>3</sup> Commenced business January 12, 1871.

<sup>6</sup> Commenced business February 3, 1871.



NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
PHENIX FIRE (continued),	Hartford, Ct.,	Walter Goodell,	Haverhill, .	\$141,450 00	\$1,190 75	\$23 81
		William Northey,	Salem, .	203,735 00	1,834 51	36 69
		Leonard & Lyman,	Westfield, .	101,525 00	957 22	19 14
		John D. Washburn,	Worcester, .	409,320 00	6,349 74	126 99
		Rice, Fuller & Co.,	Springfield,	249,925 00	2,335 15	46 70
		William S. Danforth,	Plymouth, .	21,600 00	315 00	6 30
		Samuel A. Stacy,	Gloucester,	255,850 00	2,508 91	50 17
		E. C. Whitney,	Marlborough,	20,400 00	292 25	5 85
		Henry Dutcher,	Sheffield, .	69,900 00	705 25	14 10
		A. C. Chadwick,	Lawrence, .	161,742 00	1,804 91	36 09
		Porter Underwood,	Holyoke, .	115,900 00	1,033 00	20 66
		Edwin F. Sandys,	Pittsfield, .	137,823 00	1,440 06	28 80
S. A. Williams,	Taunton, .	322,881 00	3,377 33	67 55		
				\$6,078,787 83	\$55,688 33	\$1,113 10
PHENIX FIRE,	Brooklyn, N. Y.,	Patrick Murphy,	Lawrence, .	\$95,700 00	\$1,030 87	\$20 61
		S. A. Macintire,	Salem, .	148,000 00	1,770 77	35 41
		Amos G. Hurlbut,	Lee, .	16,850 00	313 75	6 27
		B. F. Carter & Co.,	Newburyport,	30,750 00	324 96	6 50
		Easton & Milne,	Fall River,	60,725 33	2,016 53	40 33
		Bradford & Folger,	Boston, .	1,170,448 00	17,126 88	342 53
		James M. Cushman,	Taunton, .	32,850 00	395 13	7 90
		William Lincoln & Co.,	Warren, .	69,319 00	1,041 37	20 83
		S. A. Howland,	Worcester, .	62,750 00	735 13	14 70
		David Boynton, <sup>1</sup>	Haverhill, .	51,100 00	507 75	10 15
		Chapin & Lee, .	Springfield,	116,425 00	1,003 81	20 07
		Thomas M. James,	New Bedford,	98,900 00	1,182 32	23 65

PHOENIX FIRE (continued),		Brooklyn, N. Y., . . .		Lynn, . . .		\$141,250 00	\$2,113 49	\$42 26
		Charles E. Lane, . . .		Boston, . . .		2,461,087 00	24,152 25	483 04
		Jones Frankle, <sup>2</sup> . . .		Haverhill, . . .		-	-	-
		Porter Underwood, . . .		Holyoke, . . .		28,800 00	282 25	5 64
		Edwin F. Sandys, . . .		Pittsfield, . . .		62,400 00	616 87	12 33
		Samuel Porter, . . .		Beverly, . . .		62,700 00	616 65	12 33
		Allan F. Little, <sup>3</sup> . . .		Cambridge, . . .		-	-	-
						\$4,710,054 33	\$55,230 78	\$1,104 55
		Cyrus Brewer, . . .		Boston, . . .		\$1,354,203 67	\$14,579 39	\$291 58
		William S. Denny & Co., . . .		Worcester, . . .		315,525 00	3,531 94	70 64
		Joseph S. Tillinghast, . . .		New Bedford, . . .		223,198 00	3,139 67	62 79
		William Lincoln & Co, . . .		Warren, . . .		20,500 00	422 23	8 44
		R. E. Ladd, . . .		Springfield, . . .		161,491 50	1,768 73	35 37
		Morton Eddy, . . .		Fall River, . . .		23,425 00	400 37	8 01
		John D. Washburn, . . .		Worcester, . . .		197,719 00	3,252 27	65 04
		Sillsbee & Pickford, . . .		Lynn, . . .		65,000 00	884 81	17 69
		S. A. Williams, . . .		Taunton, . . .		192,408 00	2,220 67	44 41
						\$2,553,470 17	\$30,200 08	\$603 97
		James Goodman, . . .		Boston, . . .		\$917,918 00	\$9,872 55	\$197 45
		John P. Washburn, . . .		Barnstable, . . .		6,400 00	130 50	2 60
		Leland & Thomas, . . .		Amherst, . . .		30,300 00	465 76	9 31
		Hiram Van Campen, . . .		New Bedford, . . .		55,550 00	943 10	18 86
		Peck & Pierce, . . .		Northampton, . . .		14,000 00	118 75	2 37
		Henry C. Church, . . .		Lowell, . . .		113,614 00	1,866 40	37 32
		Charles Mason, . . .		Fitchburg, . . .		59,300 00	503 62	10 08
		John P. Slade, . . .		Fall River, . . .		68,958 33	814 38	16 29

1 Agency discontinued.

2 Commenced business November 5, 1870.

3 Commenced business December 28, 1870.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
PUTNAM FIRE (continued),	Hartford, Ct.,	D. L. Bartlett, .	Amesbury, .	\$2,200 00	\$12 00	\$0 24
		R. B. Johnson, .	Holyoke, .	66,400 00	664 84	13 30
		Ralph H. Maine, .	Sandisfield, .	38,860 00	515 33	10 30
		Walter Goodell, .	Haverhill, .	42,900 00	475 75	9 51
		William Archer, .	Salem, .	60,250 00	812 97	16 26
		George D. Sargeant, .	Lynn, .	119,790 00	1,351 97	27 03
		Randolph E. Ladd, .	Springfield, .	174,275 00	2,100 80	42 02
		Loring W. Puffer, .	N. Bridgewater, .	27,734 00	626 19	12 52
		Samuel E. Howe, .	Pittsfield, .	13,485 00	207 41	4 15
		Samuel J. Lyons, .	Greenfield, .	31,850 00	390 08	7 80
		E. B. Currier, .	Lawrence, .	160,166 67	1,537 54	30 75
		H. C. Joyner, .	Gt. Barrington, .	33,250 00	350 70	7 02
		John D. Washburn, .	Worcester, .	129,475 00	2,324 93	46 49
		John T. Hall, .	Plymouth, .	26,500 00	225 62	4 51
		H. B. & N. H. Hunt, .	Athol Depot, .	38,210 00	533 52	10 67
		William P. Porter, .	North Adams, .	53,600 00	586 83	1 74
		Rhodes & Mitchell, .	Taunton, .	116,582 00	1,124 83	22 50
		George G. Parker, .	Milford, .	37,000 00	409 02	8 18
		Edward B. Gillett, .	Westfield, .	38,748 47	445 66	8 91
		Joseph T. Pease, .	Edgartown, .	20,675 00	440 00	8 80
				\$2,497,991 47	\$29,851 05	\$586 98
QUEEN FIRE, . . .	Liverpool, Eng., . .	Mercer, Goodrich & Co., .	Boston, .	\$1,012,395 00	\$10,100 97	\$404 03
		Samuel E. Howe, .	Pittsfield, .	44,162 00	724 51	28 98
				\$1,056,557 00	\$10,825 48	\$433 01



RELIEF FIRE, . . .	New York, . . .	Edwin B. Dow, . . .	Boston, . . .	\$579,878 00	\$4,136 89	\$82 74
REPUBLIC FIRE, <sup>1</sup> . . .	Chicago, Ill., . . .	{ Franklin S. Phelps, . Ezra Baker, . . . }	{ Boston, . . . Lynn, . . . }	\$878,698 00 36,600 00	\$7,661 72 611 97	\$153 23 12 22
				\$915,298 00	\$8,273 69	\$165 45
		James W. Cartwright, .	Boston, . . .	\$251,333 00	\$1,864 00	\$87 28
		Reed & Cartwright, . .	Boston, . . .	647,368 00	4,604 98	92 10
		George H. Briggs, . . .	Amesbury, . .	98,475 00	1,197 64	23 95
		L. A. Ely & Co., . . .	Worcester, . .	10,500 00	190 75	1 80
		Charles E. Kimball, . .	Lynn, . . .	57,900 00	792 75	15 85
		Edward F. Johnson, . .	Marlborough, .	10,675 00	129 72	2 59
		S. C. Warriner, . . .	Springfield, .	157,982 00	1,276 39	25 42
		Albert V. Bugbee, . . .	Lawrence, . .	39,325 00	438 80	8 77
		F. C. Currier, . . .	Fitchburg, . .	60,750 00	657 53	13 15
		Hunt & Elliot, . . .	Lowell, . . .	55,117 00	842 47	16 84
		Walter Goodell, . . .	Haverhill, . .	15,000 00	80 50	1 61
		William Archer, . . .	Salem, . . .	35,300 00	386 80	7 73
		Dunham & Wilson, . .	Pittsfield, . .	17,000 00	175 00	3 50
		J. W. Holmes, . . .	Springfield, .	103,295 00	914 73	18 29
		Oliver Chace, . . .	Fall River, . .	13,500 00	130 00	2 60
		Samuel Porter, . . .	Beverly, . . .	67,750 00	482 48	9 65
		James T. Joslin, <sup>2</sup> . . .	Hudson, . . .	- - -	- - -	- - -
				\$1,641,270 00	\$14,164 54	\$281 13
ROGER WILLIAMS, . . .	Providence, R. I., . . .	{ William B. Sears, . . Benjamin Selman, . . R. B. Robinson, . . }	{ Boston, . . . Marblehead, . . Westfield, . . }	\$1,279,939 00 21,475 00 58,655 00	\$16,524 08 219 50 607 26	\$330 48 4 39 12 14

<sup>1</sup> Withdrawn from the State.<sup>2</sup> Commenced business January 10, 1870.



<b>SCHENECTADY FIRE,<sup>1</sup></b>	<b>Schenectady, N.Y.</b>	C. C. Dillingham,	.	Fall River,	\$7,025 00	\$98 50	\$1 97
		William H. Gerrish,	.	Lynn,	26,029 00	290 95	5 82
		L. C. Parks,	.	Worcester,	25,450 00	524 00	10 48
		S. C. Warriner,	.	Springfield,	88,813 00	1,420 33	28 41
		John H. Derby & Co.,	.	Salem,	49,200 00	609 38	12 19
		Jones Frankle,	.	Haverhill,	20,400 00	228 20	4 56
		Thomas M. James,	.	New Bedford,	14,500 00	275 75	5 51
		Edwin B. Dow,	.	Boston,	1,539 57	30 79	62
		John M. Daggett,	.	Attleborough,	7,366 00	136 49	2 73
		M. B. Whitney,	.	Westfield,	6,500 00	77 15	1 54
		Pratt & Co.,	.	Northampton,	12,550 00	125 20	2 50
					\$259,372 57	\$3,816 74	\$76 33
<b>SECURITY FIRE,</b>	<b>New York.</b>	Lafayette Clapp,	.	Easthampton,	\$91,000 00	\$824 78	\$16 50
		S. A. Macintire,	.	Salem,	180,070 00	2,089 78	41 79
		Charles E. Kimball,	.	Lynn,	106,525 00	1,455 75	29 11
		R. B. Johnson,	.	Holyoke,	100,750 00	1,106 41	22 13
		James H. Stannard,	.	Lawrence,	97,396 00	1,387 59	27 75
		Joseph S. Tillinghast,	.	New Bedford,	132,611 00	2,131 00	42 62
		E. F. Morris,	.	Monson,	21,250 00	388 75	7 77
		F. C. Currier,	.	Fitchburg,	88,500 00	1,335 74	26 71
		Daniel Upton,	.	Adams,	28,346 00	461 03	9 22
		Hunt & Elliot,	.	Lowell,	66,136 00	923 56	18 47
		Piper & Sawyer,	.	Newburyport,	174,150 00	1,955 58	39 11
		Turner, Walker & Co.,	.	Northampton,	54,735 00	625 35	12 50
		William Lincoln & Co.,	.	Warren,	169,883 00	2,048 83	40 97
		Samuel E. Howe,	.	Pittsfield,	70,840 00	1,140 51	22 82
		David Boynton, <sup>2</sup>	.	Haverhill,	146,550 00	1,593 33	31 87
		William Elliot,	.	Greenfield,	3,600 00	49 50	99

1 Withdrew from the State November 1, 1870.

**2 Agency discontinued.**

3 Not returned.



NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
SECURITY FIRE (con.),	New York, .	Samuel J. Lyons,	Greenfield,	\$30,350 00	\$387 48	\$7 75
		Samuel H. Colton,	Worcester,	309,100 00	3,923 00	78 46
		Chapin & Lee,	Springfield,	418,577 00	3,801 70	76 03
		Leonard & Lyman,	Westfield,	104,500 00	990 64	19 81
		Jesse Gould & Son,	Chelsea,	142,325 00	2,298 98	45 97
		H. B. & N. H. Hunt, <sup>1</sup>	Athol Depot,	10,366 00	2,157 77	4 31
		Charles E. Jewett,	Georgetown,	17,550 00	275 38	5 51
		Rhodes & Mitchell,	Taunton,	108,056 00	1,196 06	23 92
		Jones Frankie, <sup>2</sup>	Haverhill,	-	-	-
		George S. Rawson,	Hudson,	36,600 00	511 11	10 22
STANDARD FIRE,	New York, .	Kinsley, Eddy & Hastings,	Boston,	3,738,642 00	42,273 97	845 48
		Samuel Porter,	Beverly,	77,588 00	876 01	17 52
				\$6,525,996 00	\$78,209 59	\$1,525 31
		L. A. Ely & Co.,	Worcester,	\$4,700 00	\$27 20	\$0 54
		S. C. Warriner,	Springfield,	151,066 00	1,816 52	36 33
		Reed & Cartwright,	Boston,	731,895 30	5,544 90	110 90
		T. F. Reed,	Boston,	196,710 00	1,835 86	36 72
		B. L. Wood,	Taunton,	24,000 00	352 00	7 04
				\$1,108,371 30	\$9,576 48	\$191 53
				\$120,450 00	\$1,214 00	\$24 28
SUN, .	Cleveland, Ohio, .	James Goodman,	Boston,	206,454 00	2,582 22	51 64
		W. S. Davis,	Worcester,	26,750 00	325 00	6 50
		Aug. N. Currier, <sup>1</sup>	Worcester,	\$353,654 00	\$4,121 22	\$82 42

ST. NICHOLAS FIRE,	New York, . .	E. J. Long & Co., . .	Boston, . .	\$173,700 00	\$1,652 53	\$33 05
STATE FIRE, <sup>3</sup> . .	Cleveland, Ohio, . .	{ L. C. Parks, . . Franklin S. Phelps, . . S. C. Warriner, . . Gilmore & Francis, . . William Lincoln & Co., Thomas M. James, . . Turner, Walker & Co.,	Worcester, . .	\$165,129 00	\$2,914 03	\$58 28
			Boston, . .	370,926 00	6,130 56	122 61
			Springfield, . .	79,850 00	1,725 34	34 50
			Pittsfield, . .	87,628 00	1,269 36	25 38
			Warren, . .	50,417 00	991 77	19 83
		{ New Bedford, . . Northampton, . .	New Bedford, . .	5,300 00	90 91	1 82
			Northampton, . .	-	822 50	16 45
				\$759,250 00	\$13,914 47	\$278 87
TRADESMEN'S, . .	New York, . .	{ Franklin S. Phelps, . . S. A. Howland, . . J. W. Holmes, . .	Boston, . .	\$794,161 00	\$8,067 44	\$161 35
			Worcester, . .	64,450 00	771 36	15 42
			Springfield, . .	241,868 00	2,631 76	52 63
				\$1,100,479 00	\$11,470 56	\$229 40
UNION, . .	Bangor, Me., .	Jesse Gould & Son, <sup>5</sup> .	Chelsea, . .	-	-	-
UNION FIRE, <sup>3</sup> . .	Baltimore, Md., .	Dennis Sage, . .	Boston, . .	\$318,044 50	\$4,726 71	\$94 53
UNION, . .	San Francisco, Ca., .	{ H. R. Dalton, . . Pyncheon & Marsh, . . William B. Sears, . . James M. Porter & Co.,	Boston, . .	\$803,819 00	\$17,462 59	\$349 25
			Springfield, . .	160,451 50	1,843 76	36 87
			Boston, . .	320,529 00	2,787 33	55 74
			Springfield, . .	21,600 00	689 00	13 78
				\$1,306,399 50	\$22,782 68	\$455 64

\* Not returned.

3 Withdrawn from the State.

2 Commenced business November 8, 1870.

5 Commenced business March 17, 1871.

1 Agency discontinued.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
UNITED STATES F. & M., <sup>1</sup>	Baltimore, .	H. G. Gilman, .	Springfield, .	\$64,825 00	\$831 35	\$16 63
UNION MUTUAL, .	Philadelphia, Pa., {	Ellison, Hollis & Co., .	Boston, .	\$469,728 00 <sup>2</sup>	\$12,343 90	\$246 87
		Ellison, Hollis & Co., .	Boston, .	190,435 00 <sup>3</sup>	1,994 82	39 89
				\$660,163 00	\$14,338 72	\$386 76
WATERTOWN FIRE, .	Watertown, .	William H. Gerrish, <sup>4</sup>	Lynn, .	-	-	-
		L. A. Ely & Co., .	Worcester, .	\$12,500 00	\$118 34	\$2 36
		Marsh & Hatfield, .	Holyoke, .	9,700 00	107 25	2 14
		John Conway, Jr., .	Marblehead, .	2,400 00	170 00	3 40
WASHINGTON, .	New York, .	Turner, Walker & Co., .	Northampton, .	23,100 00	278 70	5 57
		B. A. Hathaway, .	Plymouth, .	75,000 00	36 50	73
		Jordan, Lovett & Co., .	Boston, .	1,270,264 00	5,031 07	100 62
				\$1,392,964 00	\$5,741 86	\$114 82
		William H. Gerrish, .	Lynn, .	\$110,413 00	\$1,339 91	\$26 80
		Wm. H. Whitecomb & Co., .	Boston, .	298,879 00	2,805 62	56 11
		Gilmore & Francis, .	Pittsfield, .	56,525 00	606 26	12 12
WESTCHESTER FIRE, .	New Rochelle, .	A. N. Cowles, .	Gt Barrington, .	1,105,543 00	12,545 39	250 90
	N. Y, .	D. Young & Co., .	Boston, .	242,159 00	3,240 47	64 80
		James Cook, <sup>5</sup>	Lowell, .	-	-	-
		B. L. Wood, <sup>6</sup>	Taunton, .	-	-	-
				\$1,813,519 00	\$20,537 65	\$410 73



WESTERN,		Buffalo, N. Y.,	YONKERS AND NEW YORK,	New York,
James M. Porter & Co.,	Springfield,	\$45,900 00	\$21,510 30	\$430 17
A. E. Mack, <sup>7</sup>	Lawrence, .	16,350 00	\$8,590 91	\$171 81
F. L. Gilman, .	New Bedford,	77,050 00	242 05	4 84
Jeremiah S. Folsom,	Lowell, .	71,875 00	1,049 27	20 98
R. B. Johnson, .	Holyoke, .	13,625 00	78 50	1 57
Wm. F. Johnson, .	Lynn, .	36,000 00	1,696 79	33 93
John H. Derby & Co.,	Salem, .	22,375 00	346 34	6 92
Charles S. Nichols & Co.,	Salem, .	51,000 00	54 00	1 08
Turner, Walker & Co.,	Northampton,	30,833 00	955 12	19 10
William S. Denny & Co.,	Worcester, .	30,050 00	5,958 60	119 17
Walter Goodell, .	Haverhill, .	36,350 00	1,207 88	24 16
W. S. Greene, .	Fall River,	85,510 00		
Stearns Brothers, .	Boston, .	1,239,212 00		
William P. Porter, .	North Adams,	49,768 00		
Rhodes & Mitchell, .	Taunton, .	25,997 00		
Edwin F. Sandys, .	Pittsfield, .	48,400 00		
		\$1,880,295 00		
D. N. Pickering, .	Boston, .	\$849,878 00		
D. S. Swan & Son, .	Lawrence, .	23,300 00		
E. F. Sherman, .	Lowell, .	92,696 00		
H. W. Billings, .	Conway, .	11,000 00		
Joseph S. Tillinghast,	New Bedford,	138,021 00		
Daniel Upton, .	Adams, .	23,059 00		
Walter Goodell, <sup>8</sup>	Haverhill, .	9,000 00		
William Archer, .	Salem, .	75,300 00		
William Lincoln & Co, .	Warren, .	475,848 00		
R. E. Ladd, .	Springfield,	141,500 00		

1	Withdrawn from the State.	2	Marine.	3	Fire.	4	Commenced business March 28, 1871
5	Commenced business January 17, 1871.	6	Commenced business March 25, 1871.	7	Agency discontinued June 1, 1870.	8	Agency discontinued Dec. 28, 1869.

## 2 Marine.

<sup>2</sup> Marine.

3 Fire.  
Agency discontinued June 1, 1870.

4 Commenced business March 28, 1871  
3 Agency discontinued Dec. 28, 1869.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
YONKERS & N. Y. (con ),.	New York, .	Loring W. Puffer, .	No Bridgewater, .	\$51,835 00	\$790 19	\$15 80
		Sam'l E. Howe, .	Pittsfield, .	31,750 00	319 63	6 39
		Asa P. Rand, .	Westfield, .	7,500 00	26 00	52
		Aug. N. Currier, .	Worcester, .	99,995 00	1,300 00	26 00
		Harvey Kirkland, .	Northampton, .	24,200 00	248 50	4 97
		William F. Ellis, .	Ashland, .	5,125 00	89 18	1 78
		H. J. Dunham, .	Stockbridge, .	24,045 00	261 50	5 23
		Charles E. Jewett, .	Georgetown, .	16,675 00	233 37	4 67
		Samuel A. Stacy, .	Gloucester, .	40,100 00	345 62	6 91
		Ball & Remington, <sup>1</sup> .	Fall River, .	17,500 00	233 75	4 68
		J. L. & H. F. Piper, .	Fitchburg, .	3,200 00	35 00	70
		George S. Rawson, .	Hudson, .	15,300 00	199 00	3 98
		George W. Palmer, .	Fall River, .	16,850 00	191 87	3 84
		Porter Underwood, .	Holyoke, .	27,500 00	180 00	3 60
		S. A. Williams, .	Taunton, .	112,141 00	878 11	17 56
		Samuel J. Lyons, .	Greenfield, .	32,700 00	406 14	8 12
				\$2,366,018 00	\$25,917 32	\$518 31

1 Commenced business November 1, 1870.

## TOTALS.

	1869.	1870.	Increase or Decrease 1870.
Amounts insured in Massachusetts,	\$259,760,795 54	\$297,455,356 52	+\$37,694,560 98
Premiums collected,	3,879,501 11	3,783,404 66	—96,096 45
State tax paid thereon,	81,114 32	76,826 06	—4,288 26





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